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ABSTRACT

The mid-intermediate elementary level curriculum guide on consumerism is designed to help students better define their own value system, develop an improved decision-making procedure, evaluate alternatives in the marketplace, and understand their consumer rights and responsibilities. The guide contains five sections related to five major objectives: to develop an understanding of the term "consumerism", to provide self-evaluation of consumer experiences, to understand the historical developments that led to the consumer movement, to understand consumer rights and responsibilities, and to recognize consumer abuse and learn the process of registering complaints. Large group strategies, small group strategies, and student activity sheets are included for each of the five subsections. Several teacher information sheets also are included. Some of the topics covered are: freshness codes, advertisements, recycling, checking container information, installment buying, consumer protection laws, guarantees, contracts, and the City of Syracuse Consumer Affairs Unit. A behavior inventory and simulation activities are provided. (EA)

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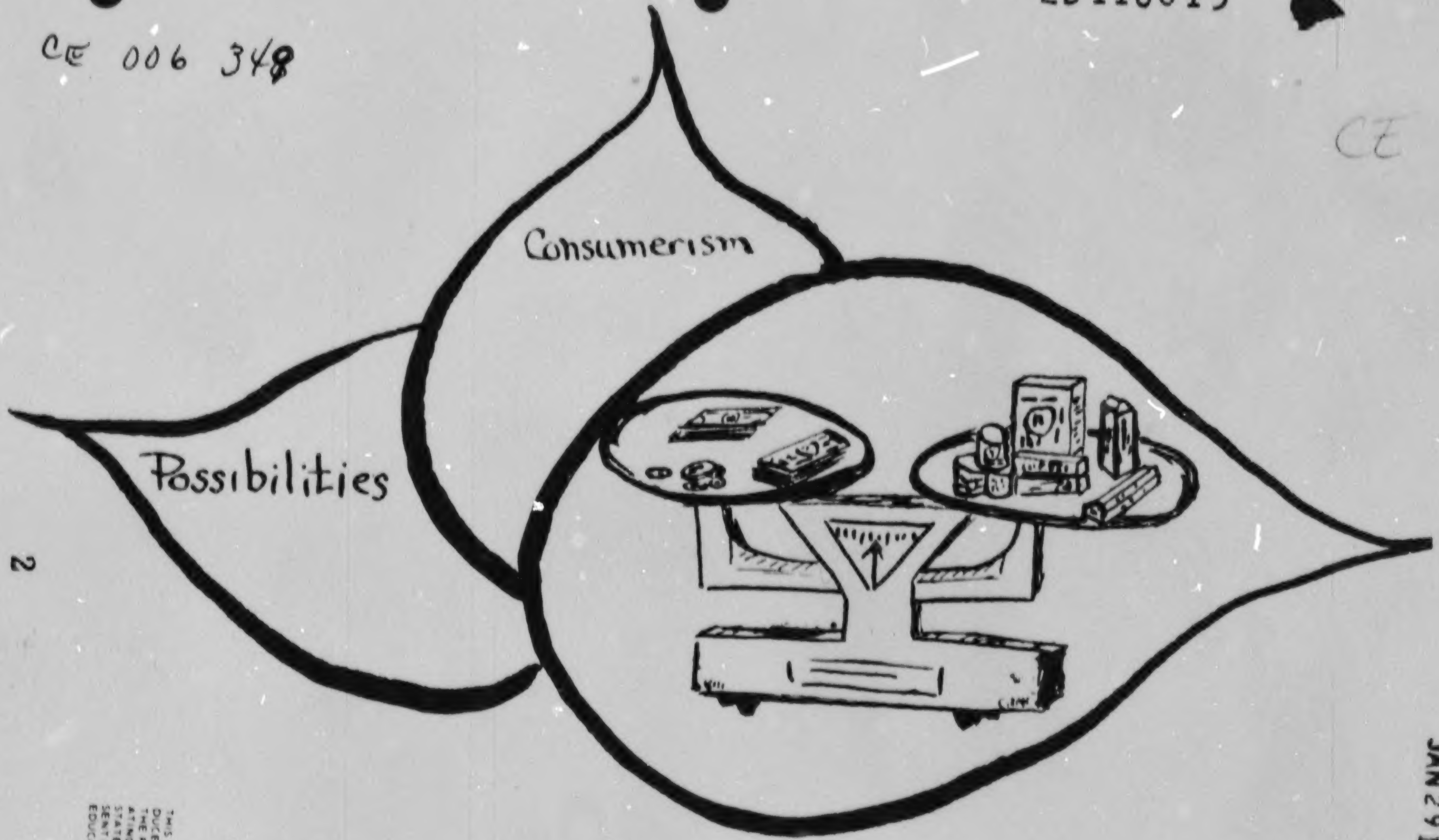

Life Centered Curriculum

Mid-Intermediate

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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CITY SCHOOL DISTRICT

Syracuse, N.Y.

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ELEMENTARY BULLETIN NO. 73-75

LIFE CENTERED CURRICULUM PROGRAM
(Elementary Career Education)

CONSUMERISM

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LIFE CENTERED CURRICULUM PROGRAM
(Elementary Career Education)

CONSUMERISM

Level: Mid-Intermediate
Strand: Possibilities

UNIT: CONSUMERISM

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UNIT: CONSUMERISM

PURPOSE: The students will: 1) better define their own value system, 2) develop an improved decision-making procedure based upon those values, 3) evaluate alternatives in the marketplace in order to get the best buys for their money, and 4) understand their rights and responsibilities as a consumer in our society.

OBJECTIVES:

1. The student will develop an understanding of the term "consumerism".
2. The student will give examples of consumerism in his/her life and classify these experiences as wise or foolish consumer practices.
3. Student will understand the historical developments that led to the consumer movement.
4. Students will understand the rights and responsibilities they have as consumers.
5. Students will be able to recognize how consumers are abused and demonstrate the process of registering a complaint to correct the abuses.

RESOURCES

Films

More 2-1-1668
Buying Food 1-1-0807
Man's Confidence in Man 2-3-0576
Money in the Banks and Out 1-2-0759
Money Talks 2-1-0546

Filmstrip Kits

Crises of the Environment K 172
Environmental Crises K 171
Ecology Package K 239
Learning About Conservation K 154

Multi Media Kit

Consumerism, Scholastic Division

Tape

An Interview (Available at Special Projects - L.C.C. Tape Library)

Teaching Pictures

Earning and Using Money

Slides

The Irresponsible Consumer

UNIT: CONSUMERISM

Objective No. 1 - The student will develop an understanding of the term "consumerism".

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have the students complete the Behavior Inventory.	1. Student Activity Sheet P. 6-14
2. This strategy is designed to help the students become more aware of when they are acting as consumers. Distribute the student activity sheets and have the students read the story or read it aloud to them. Have them work alone or in small groups to answer the questions that follow the passage. Discuss the student's responses. Lead them into a realization that Terry acted as a consumer in all but one instance (#8).	2. Student Activity Sheet P. 15
3. Discuss instances in which the students are consumers. Classify the instances as to whether they are consumers of goods or services.	3. Student Activity Sheet P.17,18
4. Discuss the principle that examining consequences before acting often saves time, frustration, etc., and leads to the attainment of what one really desires. If one can foresee the consequences of various alternatives, choosing may be simplified. Have students do student activity sheet. (continued on next page)	4. Student Activity Sheet P. 19

UNIT: CONSUMERISM
Objective No. 1 - The student will develop an understanding of the term "consumerism".

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
4. Continued	

Go over this example first.

You are going camping.

Alternative #1	Alternative #2	Alternative #3
Buy a tent Possible consequence: could pack it easily	Buy a camper Possible consequence: would take extra fuel	Sleep outdoors Possible consequence: may be dangerous

5. Pricing - This strategy will help the student in realizing the difference in prices of a product is usually determined by the size of a package - the amount of the product sold. It will also help the student to develop a means of computing the price per ounce so that they may better determine which product, and which size package of a product, is the best buy.

Distribute the student activity sheet and have the students work by themselves or in small groups to determine the price per ounce of each product - do a few with them at the board so that they can get the idea of what to do.

Hold a class discussion at the end of the exercise and go over the results.

Tools for Learning: 5. Student activity sheet P.

UNIT: CONSUMERISM
Objective No. 1 - The student will develop an understanding of the term "consumerism".

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
6. What are some other factors to consider when determining which product is the best buy? . List of ingredients - tell us what is in the can, box, jar, etc. Ingredients are listed in the order of how much is included by weight. e.g., first ingredient listed is the largest amount, last ingredient is the least amount. How might the list of ingredients influence us to buy or not to buy? Can students think of how . taste . quality will affect the best buy?	6. Student Activity Sheet P.
7. Show the film, "More". Discuss the concept of wants versus needs. Have students list the last things they bought; classify them as wants or needs. Can we <u>all</u> have <u>everything</u> we want? What would happen?	7. Film, "More" 2-1-1668 available at Special Projects.
8. Discuss the necessity of "conserving" resources in order to make the most of what we have. Show one or more of the A.V. resources listed under tools for learning. Have students discuss ways they could contribute to the conservation of resources. Select one of these and start a Class Conservation Project.	8. Filmstrip Kits: "Crises of the Environment K-172 "Environmental Crisis" K-171 "Ecology Package" K-239 "Learning About Consumeris K-154

BEHAVIOR INVENTORY

Directions: Suppose you were in each of the following situations. Select the letter of the response which is most like the way you actually would respond in the situation. On the answer sheet, mark a dark "X" through one letter for each situation.

1. I am driving and see a car stalled on the road. I would:

   A. see if it belongs to someone I know.

   B. report the incident and drive back by in a few minutes.

   C. Write my congressman about cars that make roads unsafe for the public.

   D. stop at the next phone booth and report the incident to the highway patrol.

2. The local department store is advertising a "clearance" sale. I think I will:

   A. see if I really need the things that are for sale and help my neighbors evaluate their needs, too.

   B. try to be the first one there to have the best chance of getting a good buy.

   C. write up a comparative shopping guide based upon sales prices and quality.

   D. talk with the manager and find out if the sale items were specially ordered or if it is truly a "clearance" sale.

3. The price of meat has increased in the last six months. I will:

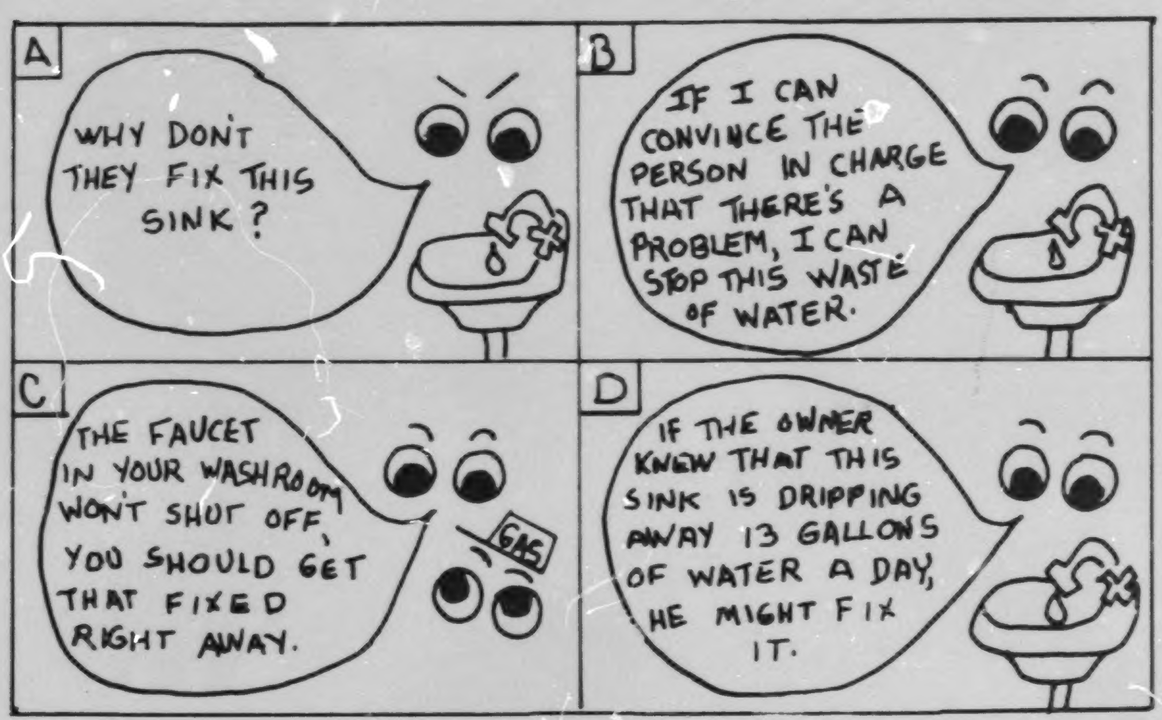
   A. develop, use, and share a fact sheet about meat prices.

   B. study the economic situation and decide whether refusing to buy meat would help or hinder the situation.

   C. talk with my friends about the rising cost of food.

   D. write a letter describing my stand on the situation to the newspaper editor.

4. I walk into a service station washroom. I see a dripping faucet that won't shut off. I would:



5. A letter came in the mail. Enclosed was an application for a credit card at a new local department store which would allow me to charge up to $200.00 in merchandise. I would:

   A. consider what advantages and disadvantages could result from filling out this application before deciding what I should do.

   B. read the information which comes with the application in order to compare interest charges with other forms of credit.

   C. throw it out without giving it a second thought.

   D. write a column for the local newspaper informing people of the advantages and disadvantages of applying for credit cards.

6. For my birthday I received a new jacket. After washing it once, I discovered that the trim had changed color. I would:

   A. get the store to replace the jacket with a new one.

   B. develop a care label and mail my suggestions to the manufacturer.

   C. read the label and decide that I can expect the store to replace the jacket only if I followed the care directions.

   D. be unhappy and probably tell my friends what happened.

Large Group Strategy 1 - continued

7. If several of my friends and I have a problem with a company:

   A. I will get my friends together to identify the major problem and decide how to work with the company.

   B. I will contact the president of the company.

   C. I will not buy anything else from the company unless I have to.

   D. I will determine what facts are related to the problem.

8. Today is election day and I am able to vote. My choice in voting for State's Attorney General would be to:

   A. vote for the candidate who has supported lots of consumer legislation.

   B. vote if I have time.

   C. help other people understand their choices and get to the polls.

   D. vote the way I figured out on the sample ballot which I studied.

9. If I were offered a better paying job that required moving, I would:

   A. weigh the new opportunity against what I already have.

   B. decide where my talents and abilities would most help people.

   C. find out what the cost of living would be in the new place.

   D. accept the job immediately.

10. I have a five-year-old bicycle that is falling apart. The hardware store is having their best sale of the year this month. I would:

   A. buy a new bicycle because five years is long enough to use one bicycle and mine is really SHOT!

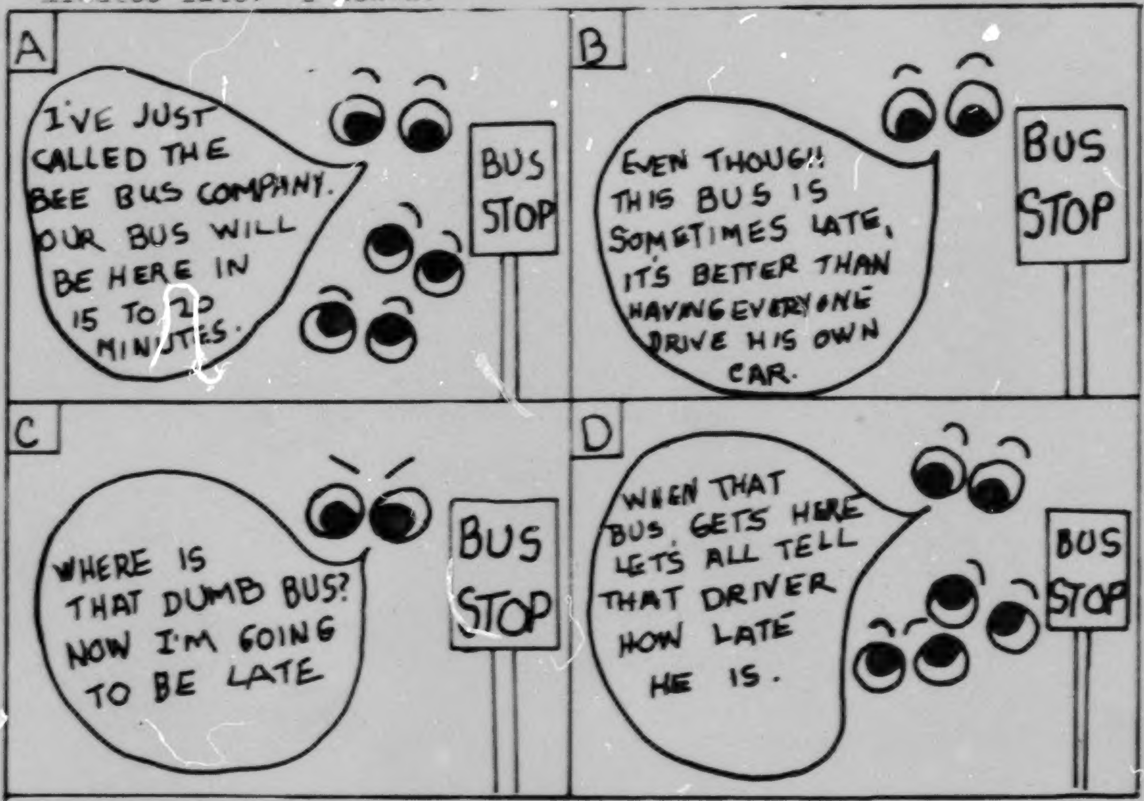
   B. ask the salesman about the bicycles before doing anything else

   C. consider how I plan to use a bicycle in the next few years and decide whether or not to go to the sale.

   D. continue to help others enjoy bicycling while I'm deciding about my situation

Large Group Strategy 1 - continued

11. I'm with a group of people, waiting for a bus that's already 45 minutes late. I would:



12. The first time I played my new record it sounded scratchy. I would:

A. find out more about records and dealers and develop a plan to decrease the chance of records being poorly made.

B. decide if I want to do something to prevent the same thing from happening again.

C. return the record for another until I get one that is okay.

D. wish I hadn't gotten it.

13. Watch me and you'll see that:

A. my friends and I often discuss the ways businesses try to cheat consumers.

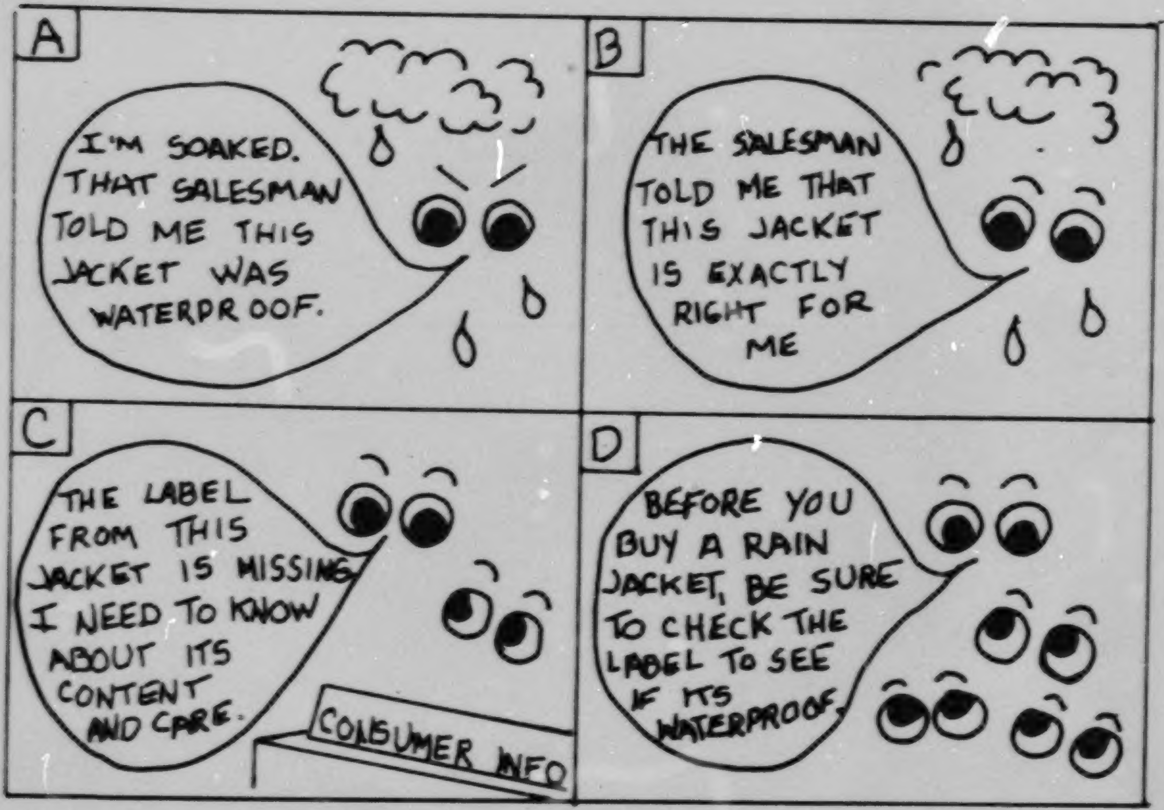
B. my friends usually listen to me, so when I think they may be getting taken I help them see how to avoid problems.

C. I get ready to go shopping when I see advertisements of "annual" and "special" sales in the papers.

D. I can get enjoyment from both expensive and inexpensive gifts.

Large Group Strategy 1 - continued

14. After purchasing a jacket, I can see myself saying:



15. It is usually true that:

A. I know the government can't control everything so I take responsibility for my decisions.

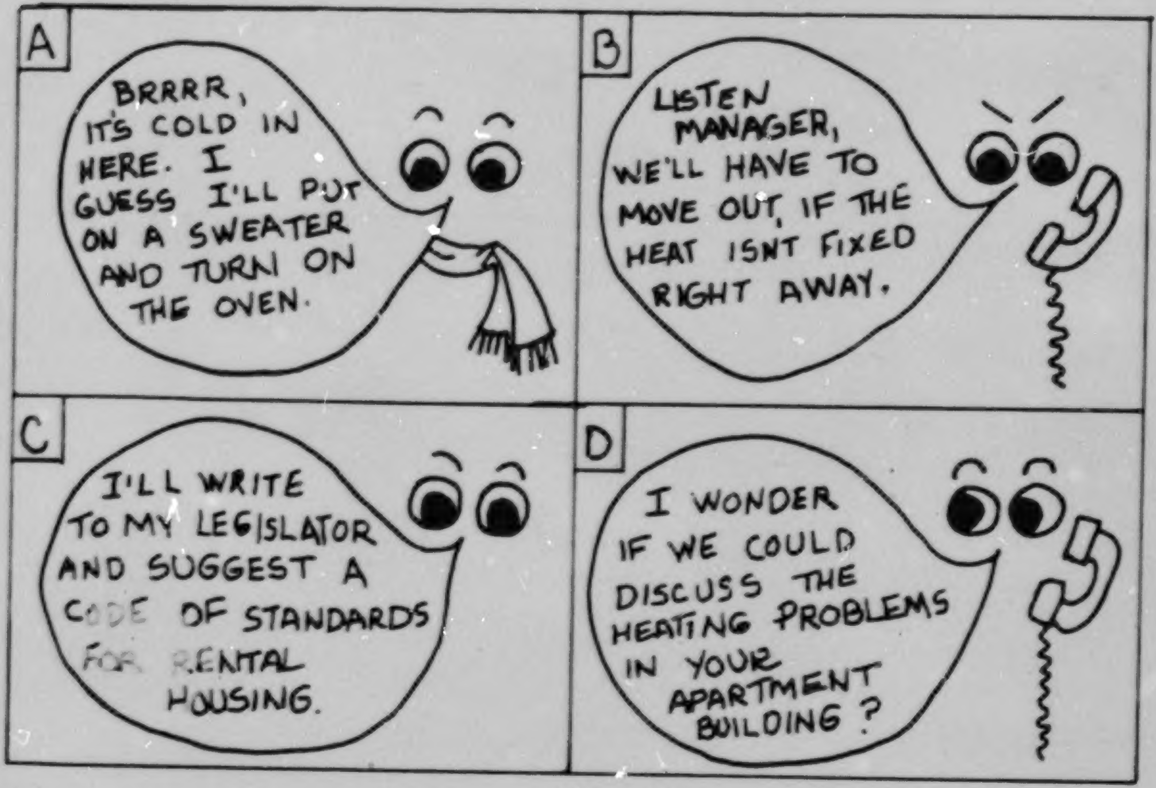
B. if several of my friends and I have a problem with a company I will write a letter to the company and get my friends to write, too.

C. I'll take part in consumer demonstrations and boycotts to bring down high prices.

D. I don't know where my money goes.

Large Group Strategy 1 - continued

16. If I moved into a new apartment and later discovered that it didn't have any heat, I'd say:



17. Mostly I buy:

A. where all people get fair and equal treatment.
B. according to how and where I will use the products and services.
C. just what I have to at the time.
D. at places which have well known products or services.

18. I have just received my gas bill. I will:

A. pay it by the time it is due.
B. be confident that I have not contributed much to the energy shortage.
C. compare it with previous months' bills.
D. figure out if I had used more or less gas than usual and why.

Large Group Strategy 1 - continued

19. If my home burned and I had to move, I would:

    A. tell the insurance company to find me a place to live.

    B. move in with friends or relatives and try to put the experience out of my mind.

    C. deal with my situation and later make myself available to people who experience tragedy.

    D. consult my family and investigate different solutions to the problem.

20. I am with a group of people who are waiting for a bus that is already 45 minutes late. I would:

    A. phone the bus company for information so that we would know if we should make other plans.

    B. get the other people waiting for the bus to complain to the driver when he arrives.

    C. be disgusted with waiting.

    D. decide that sometimes it is worth waiting for a bus.

21. When it comes to volunteering to do community work, I:

    A. always help out.

    B. do volunteer for certain things.

    C. consider several factors before I decide to volunteer.

    D. leave it for other people.

22. After I knew about the advantages and disadvantages of using credit cards, I decided that:

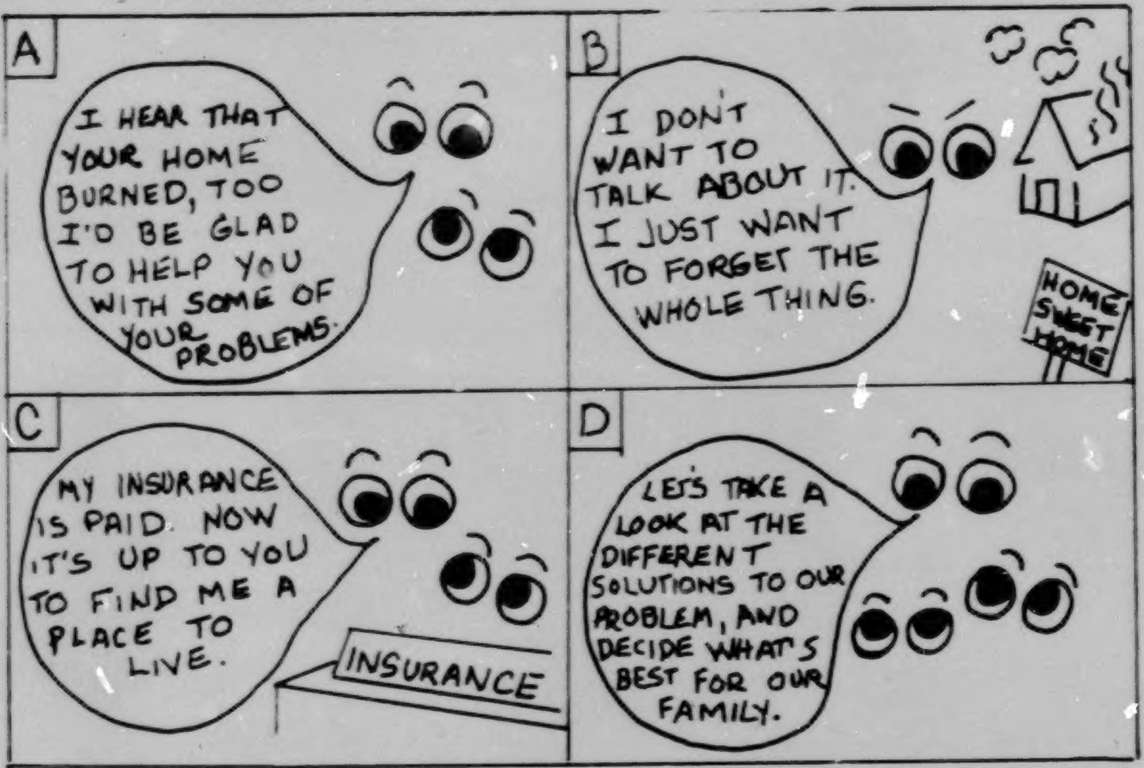
    A. there are different logical decisions which can be made about using credit cards.

    B. places that issue credit cards should help people understand the advantages and disadvantages of using credit.

    C. it is nobody's business if I do or do not use credit cards.

    D. I can spend some time helping other people see the long-range implications of using credit cards.

23. If my house burned, I would:



24. My friends and I are having lunch at a place that features "all you can eat" of chicken, salad and pizza for $2.00. Four people at the next table have filled their plates many times. They have put at least 15 pieces of chicken into a plastic bag and are about to walk out.

A. I'll quietly talk to the four people.

B. I'll consider the meaning of what I've seen and what I might do about it.

C. I am not going to interfere with someone else's business.

D. I feel that it is my duty to say something to the manager.

25. If I moved into a new apartment and found out it didn't have any heat, I would:

A. contact the landlord and decide if his solution was satisfactory to meet the needs of my family and me.

B. put on a sweater and turn on the oven.

C. take care of my problem and try to influence the legislature to develop a code of standards for rental housing.

D. tell the landlord I would move out if he didn't get the heat fixed right away.

BEHAVIOR INVENTORY ANSWER SHEET

Name ______________________________ Date ______________

Mark your response with an "X". Example: 1. A B ~~C~~ D

1. A B C D
2. A B C D
3. A B C D
4. A B C D
5. A B C D
6. A B C D
7. A B C D
8. A B C D
9. A B C D
10. A B C D
11. A B C D
12. A B C D
13. A B C D
14. A B C D
15. A B C D
16. A B C D
17. A B C D
18. A B C D
19. A B C D
20. A B C D
21. A B C D
22. A B C D
23. A B C D
24. A B C D
25. A B C D
26. A B C D

Large Group Strategy 2

WHEN WAS TERRY A CONSUMER?

After a busy day at the playground, Terry rode his bicycle home along the sidewalk. After parking his bike he came into the house and had some cookies and milk. While eating he turned on the radio. Later, he was writing a letter to a friend when his father came home and asked him to go to the store to buy some things for dinner.

At the store Terry could not find the brand of hot dogs that he wanted. He asked the grocer for some help. He paid the grocer and headed home.

On the bus ride home, Terry read a newspaper he found lying on the seat next to him. After getting home, he ate dinner, washed the dishes, and did his homework. He wondered about what to wear the next day.

One dictionary defines a consumer as "a person or thing that uses a product or a service." Using this definition for a consumer, decide whether or not Terry acted as a consumer. In the blank before each sentence put a C if he was acting as a consumer, or an X if he was not acting as a consumer.

1. He rode his bicycle home on the sidewalk which was made by the city.
___ 2. He ate some cookies and milk and turned on the radio.
___ 3. He wrote a letter to a friend.
___ 4. He asked the grocer to help him find the hot dogs he wanted.
___ 5. He paid for the food he wanted.
___ 6. He read the newspaper he found while on his way home on the bus.
___ 7. He ate dinner, washed the dishes, and did his homework.
___ 8. He wondered what to wear the next day.

Large Group Strategy 2

WHEN WAS TERRY A CONSUMER?

ANSWERS:

1. Yes - he used a service provided by the city.
2. Yes - he used or consumed the products - cookies, milk, electricity.
3. Yes - he used paper, ink or lead in pen or pencil, and will make use of the mail service.
4. Yes - he made use of the service provided by the grocer being there to help.
5. Yes - he made use of the service of money as a medium of exchange.
6. Yes - he made use of a product.
7. Yes - he consumed food, used water provided by the water department, and probably used pen - pencil to do his homework.
8. No - did not use a service or product.

Large Group Strategy 3

a. getting a haircut
b. buying a bicycle
c. parking a car
d. eating at McDonalds
e. buying beef
f. having your car washed
g. having a torn coat mended
h. purchasing a coat
i. paying the doctor
j. having the newspaper carrier deliver the newspaper
k. buying a T.V.
l. buying a car
m. having your T.V. repaired
n. paying someone to mow the lawn
o. buying grass seed for the lawn
p. getting an electric bill
q. buying an electric bulb
r. going bowling
s. buying a cake at the bakery
t. buying flour to bake your own cake
u. trading a baseball for a comic book
v. seeing a movie at the Drive-In
w. giving your sister a bag of candy to make your bed
x. buying a bag of candy
y. having a person deliver milk
z. buying milk at the store

UNIT: CONSUMERISM
Objective 1

Student Activity Sheet P. 18

Large Group Strategy 3

Take the 26 situations listed and classify them as showing consuming of GOODS, SERVICES, OR BOTH.

Consuming Goods	Consuming Services	Both

Large Group Strategy 4

Think about a decision you would like to make. List the choices you have. Write down the possible consequences of your choices.

A Decision I Would Like To Make:

Choice #1	Choice #2	Choice #3
Consequences of this choice	Consequences of this choice	Consequences of this choice

a)

b)

c)

d)

Large Group Strategy 5

GETTING THE BEST BUY

One helpful way of deciding which product, and which size of the product, is the best buy is to figure the price of the product per ounce. Here are some products with their prices and sizes. Divide the size into the price and see if you can correctly find the product's price per ounce.

Ace Soap 16 oz. 80¢	Quick Soap 10 oz. 60¢	Last Soap 12 oz. 72¢	Best Buy: ________ Price Per Oz. ________
Price per oz.____	Price per oz.____	Price per oz.____	
Mom's Dog Food 18 oz. 90¢	Friend's Dog Food 12 oz. 84¢	Sam's Dog Food 25 oz. $1.00	Best Buy: ________ Price Per Oz. ________
Price per oz.____	Price per oz.____	Price per oz.____	
Genuine Macaroni 15 oz. 90¢	Rita's Macaroni 10 oz. 80¢	Frank's Macaroni 12 oz. 60¢	Best Buy: ________ Price Per Oz. ________
Price per oz.____	Price per oz.____	Price per oz.____	
Real Hot Dogs 16 oz. 96¢	Great Hot Dogs 14 oz. 70¢	Super Hot Dogs 12 oz. 84¢	Best Buy: ________ Price Per Oz. ________
Price per oz.____	Price per oz.____	Price per oz.____	

Large Group Strategy 6

Bring in labels from items found on shelf at home. Be sure the labels list the ingredients in the product. Some possibilities might be:

fruit drink	pet food	vegetable soup
fruit juice	hot dogs	
sliced peaches	can spaghetti, or macaroni & cheese	

	Product label	What does it contain the most of?	What is the smallest amount of an ingredient listed?
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

From the labels collected, can you find 2 or 3 brands of the same product? If so, are the ingredients the same? listed in the same order? are the prices the same?

UNIT: CONSUMERISM

Objective No. 1: The student will develop an understanding of the term "consumerism"

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have the students break into small groups to discuss their responses on the Behavior Inventory. Ask students to evaluate answers as to "Consumer Awareness".	1. Student Activity Sheet P.6-14 (See Objective 1, Large Group Strategy 1).
2. Have each student keep a purchase diary for a month. Discuss impulse or planned buying, need or want, what or who introduced them to the item. Have students try to identify patterns in their purchasing behavior.	2. Student Activity Sheet P. 26 "Purchase Diary".
3a. Divide the class into four groups. Give each group a $30 budget, copy of the supermarket advertisement and a ditto master. Have each group make up a menu for the week using the ads. They should figure for a family of four. If there are questions on #lbs of meat needed, etc., write this information on the blackboard. When the groups are finished have each group put the menus on a ditto master. Give students copies of all four menus. Have them select the one they think is the best and give reasons. Discuss their choices. Points to mention: nutritional value of selections, economical value of selections, personal taste, etc.	3a. Student Activity Sheet P.27,28 "Supermarket Advertisements", ditto masters.
3b. Use the Student Information Sheet on the four food groups and their contribution to the diet to help plan menus or as a means of evaluating the nutritional value of the menus written. Then substitutions or additions could be made to improve their planned meals.	3b. Student Activity Sheet, P. 29 "Information Sheet".

(continued on next page)

UNIT: CONSUMERISM
Objective No. 1: The student will develop an understanding of the term "consumerism".

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
b. continued Note to teacher: Each day our food should supply us with many different nutrients (protein, fat, carbohydrate, vitamins, and minerals). Most foods contain more than one nutrient, but no single food contains all the nutrients in the amounts we need. The foundation for a good daily diet begins with four groups of foods in recommended quantities. Notice that each food group is the major supplier of certain nutrients; other nutrients may be found in each group, but in smaller amounts. To round out meals and satisfy appetites, everyone probably uses other foods not included in these groups (fats, oils, sugars, unenriched grain products). These are often ingredients in mixed dishes or baked products or may be added to foods during preparation. These "other" foods usually supply mainly calories and do not add much to total nutrients in meals.	
4. Use Scholastic Consumer Kit to introduce students to consumerism. Set up learning stations in your classroom. Learning Station #1 - "To Buy or Not to Buy" Learning Station #2 - (4-6 students) "Mad Ad Game" Learning Station #3 - (4-6 students) "Eat Out Game" (continued on next page)	4. Scholastic Consumer Kit (Available in L.C.C. Libr in your school). Materials needed for each station Station #1 - Filmstrip, "To Buy or Not to Buy," filmstrip previewer, cass recorder, Student Activit Sheet - To Buy or Not To P. 30. Station #2 - "Mad Ad Game Station #3 - "Eat Out Gam

UNIT: CONSUMERISM
Objective No. 1: The student will develop an understanding of the term "consumerism".

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
4. continued Learning Station #4 - (1-2 students) "Pocketbook Tips" Learning Station #5 - (1-2 students) "Make Change" Learning Station #6 - (1-2 students) "Best Buy Game" Learning Station #7 - (1-2 students) "Read a Freshness Code" Learning Station #8 - (1-2 students) "What's Wrong - Make a Match" Learning Station #9 - (1-2 students) Learning Station #10 - (1-2 students) "Your Quarter is a Pie" Important Hint: These materials could be put in manila envelopes - one for each station. Label each with the contents of the station and the number of students allowable. These stations could be used for about 1/2 hour per day until each student has had a turn at each station. Be sure to place instructions for each activity - perhaps on an index card - in each envelope.	4. Materials needed for each station Station #4 - "Pocketbook Tips" pamphlet and Student Activity Sheet for student answers. P. 31. Station #5 - "Make Change" Dimension Card 3 (from kit). Station #6 - "Best Buy Game" Dimension Card 4 (from kit), Student Activity Sheets P. 32-40. Station #7 - "Read a Freshness Code", Student Activity Sheets, P. 41, 42. Dimension Card 5 (from kit), empty cans and packages which have codes on them. Station #8 - Dimension Cards 7 and 26 (from kit). Station #9 - Dimension Cards 13 and 29 (from kit). Station #10 - Dimension Card 14 (from kit).

UNIT: CONSUMERISM

Objective No. 1: The student will develop an understanding of the term "consumerism".

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
5. Compare Ads Bef re Buying. Have each stude t bring in ads from newspapers or magazines. Have them examine such generalities as "best tasting", will "keep away tooth decay", guaranteed not to shrink "with proper washing", etc. Have the class in small groups discuss what the ad says or does not say as well as what they should know in order to make a good choice as a consumer. Compare ads for similar products at the board - such as for tooth paste, soap, shampoo, etc. - and decide which is the better buy considering quantity, quality, and price. Also consider which one(s) has the most attractive ad and how this might influence a buyer to purchase the product even though it is not necessarily the "best buy". Variation: Have the students make up, and draw pictures for, ads about a product you list on the board. Discuss each student's or group's ads and have a class poll on which ones are best considering: honesty, price, attractiveness, etc.	

Small Group Strategy 2

DIRECTIONS: Keep a "purchase diary" for a month. Record the item purchased, the date, the cost, whether the item was something needed or wanted, whether you planned to buy it or just bought it when you saw it (impulse), and who or what suggested the purchase to you.

Item Purchased	Cost	Date	Need or Want	Impulse or Planned	Who or what suggested the purchase

Shop at Best-Mart

U.S. GOVT. INSPECTED
WESTERN
BEEF TENDERLOINS
FILLET MIGNON
4 TO 5 LB. AVG.
NO CHARGE FOR SLICING!
$1.39 LB.

IOWA CORN FED
CHUCK ROAST
OF STEER BEEF
FIRST CUTS
59¢ LB.

BONELESS ROLLED SHOULDER
ROAST BEEF
$1.39 LB.

FRESHLY GROUND
PURE BEEF
GROUND BEEF
FAM. PAK 3 LBS. OR MORE
59¢ LB.

MEAT PRICES EFFECTIVE IN SYRACUSE STORES ONLY!

SAVE 2¢
Nabisco Shred Wheat
(NOW) 63¢ 15 OZ.

Skim Milk
Half Gal. **53¢**

Farmdale Bread
4 1 lb. Lvs. **$1**

SAVE 6¢
Silver Floss Sauerkraut
(NOW) 39¢ 27 OZ.

SAVE 6¢
Staff Chunk Tuna
(NOW) 49¢ 6½ OZ.

SAVE 6¢
Gr'n Giant Mexicorn
(NOW) 39¢ 12 OZ.

Super Sales

SAVE 2¢
Gen. Mills Cheerios
(NOW) 45¢ 7 OZ.

SAVE 2¢
Chicken of the Sea
(NOW) 53¢ CHUNK TUNA 6½ OZ.

SAVE 2¢
Del Monte Peach ½'s
(NOW) 65¢ CLING 29 OZ.

Margarine 69¢

Shop At Best-Mart

SAVE 40¢ HERE! SARA LEE
MACARONI & CHEESE
FAMILY SIZE
69¢

Imported DANISH
COOKED HAM
$1.79 LB.

STORE SLICED DELI DELITES

RUSSER
STICK LIVERWURST
LB. **89¢**

RUSSER
FRENCH LOAF
LB. **89¢**

BC HARD
SALAMI ½ LB **99**

FROZEN FOOD SPECIALS!

RED & WHITE STOCK-UP SALE!
SAVE 56¢ RED & WHITE
GREEN PEAS 4 10-oz. PKGS. **$1**

SAVE HERE! RED & WHITE
WHIPPED **TOPPING** LARGE **49¢**

BROCCOLI SPEARS 8-oz.
CUT GREEN **BEANS**
FRENCH GREEN **BEANS** 9-oz.
3 PKGS. **$1**

SAVE 20¢ HERE! NEW ... BUITONI
MACARONI SHELLS IN SAUCE
BAKED ZITA IN SAUCE
59¢

SAVE 47¢ MOORE'S
CHOPPED ONIONS 3 $1

SAVE HERE! STAR-KIST
TUNA PIE 3 8-oz. PKGS. **$1**

CHEF BOY-AR-DEE
4 LITTLE PIZZAS
CHEESE 10-oz. PKG. **59¢**
SAUSAGE 10-oz. PKG. **69¢**

16 OUNCE **Staff Sliced Beets**	REG. 4/$1.24	**4/$1**
16 OUNCE CAN **Staff Sliced Carrots**	REG. 4/$1.24	**4/$1**
16 OUNCE CAN **Staff Sauerkraut**	REG. 4/$1.24	**4/$1**
15 OUNCE CAN **Staff Pork & Beans**	REG. 4/$1.16	**4/$1**

Ice Cream Regularly $1.19 Quart **89¢**

Entrees 2 lb. pkg. Frozen Gravy & Salisbury Steak or Veal Parmigiana **$1.09**

Turnovers 11 oz. frozen pkg. Apple, Raspberry or Blueberry **69¢**

POTATO SALAD GERMAN OR MAYONNAISE **49¢**

COMSTOCK SPANISH RICE 4 CANS **$1**

LIBBY'S PUMPKIN 39¢

SAVE 20¢ REGULAR
JELL-O PUDDINGS
ASSORTED FLAVORS
5 PKGS. **$1**

SAVE HERE!
Red & White POTATOES
WHOLE OR SLICED
4 CANS **$1**

SAVE HERE! VIVA
JUMBO TOWELS
ROLL **49¢**

SAVE 20¢ UNCLE BENS
CONVERTED RICE
99¢

irregular shapes yellow cling
BROOKVILLE PEACHES 29 oz. **39¢**

29 oz. irregular shapes
BROOKVILLE PEARS 49¢

Pkg. of 8
CARE FREE GUM PRE PACK 29¢

16 oz. Sunshine
HONEY GRAHAMS 69¢

Ideal Sliced **Swiss Cheese** 8 oz. Pkg. **89¢**

Topping **Real Cream** 7 oz. Ctn. **59¢**

Ideal **American Slices** 3 lb. Pkg. **$2.99**

Spaghetti with Meat **Chef Boy-Ar-Dee** 40 oz. Can **99¢**

Bread Dough Frozen five 1 lb. loaves Reg. $1.79 **$1.49**

Dinners 9 oz. Frozen Haddock, Shrimp or Sea Food **69¢**

Fries 2 lb. frozen pkg. Crinkle Cut Reg. 2/$1.18 **2/$1**

Consumerism
Objective 1 - Small Group Strategy 3b

FOLLOW THE FOOD GUIDE EVERY DAY

MILK GROUP

3 or more servings needed daily
Count as a serving:

1 cup of milk

Cheese, butter, ice cream and other foods made from milk can substitute for part of the milk.

This group supplies:
- protein
- fats
- calcium } minerals
- phosphorus } minerals
- vitamin D

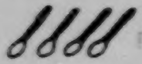
MEAT GROUP

2 or more servings needed daily
Count as a serving:
2 or 3 ounces of cooked lean meat, poultry, or fish - such as

a hamburger or a chicken leg or a fish

also - 1 egg

or 1 cup cooked dry beans or peas

or 4 Tablespoons  peanut butter

This group supplies:
- protein
- fats
- B-vitamins
- vitamin A - in liver and egg yolk
- vitamin D - in fish

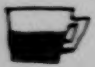
VEGETABLE-FRUIT GROUP

4 or more servings needed daily
Count as a serving:

1/2 cup (raw or cooked)

or 1 portion such as

or or

or 1/2 cup  fruit/vegetable juice

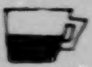
This group supplies:
- Vitamins A and C
- a variety of minerals

BREAD-CEREAL GROUP (Whole Grain or Enriched)

4 or more servings needed daily
Count as a serving:

1 slice of bread or 1 biscuit

or 1 ounce ready-to-eat cereal - - -

or 1/2 cup  to 3/4 cup cooked cereal,

cornmeal, grits, macaroni, rice, or spaghetti

This group supplies:
- carbohydrates
- B-vitamins
- iron (mineral)

Small Group Strategy 4

"TO BUY OR NOT TO BUY" (Learning Station #1)

1. Why do people like having something new?
2. In the filmstrip, Stanley makes a statement - "If I only had a bike......there's nothing in the world I couldn't do." What does he mean?
3. Why is it important to have an idea of what you want before you set out to make a purchase?
4. Is color a good reason for buying something?
5. Do you think the name Crash Crater Space Bike will make people anxious to buy it?
6. What does bargain mean?
7. What does buying on time mean?
8. What is interest?
9. What is a guarantee?

Small Group Strategy 4

"POCKETBOOK TIPS" (Learning Station #4)

Student activity sheet for student answers.

Write down some of your own shopping hints on these lines:

UNIT: CONSUMERISM
Objective 1

Student Activity Sheet P. 32

Small Group Strategy 4 - Learning Station #6

Peaches 29oz. 58¢	Walnuts 8oz. 72¢
Ajax Cleanser 14oz. 28¢	Beans 16oz. $1.44
Lemon Juice 32oz. 64¢	Laundry Detergent 32oz. 96¢

Small Group Strategy 4 - Learning Station #6

Boiling Onions 32oz. 32¢	Raisins 15oz. 75¢
Prunes 16oz. 64¢	Fish Fillet 32oz. $1.28
Fried Clams 16oz. $1.28	Frozen Pizza 24oz. $1.92

Frozen Apple Pie 37oz. $1.48	Syrup 24oz. 96¢
Onion Dip 8 oz. 64¢	Cabbage 16 oz. 16¢
Spinach 10 oz. 30¢	Cheese Nips 16 oz. 80¢

Small Group Strategy 4 - Learning Station #6

Peas 16 oz. 32¢	Shrimp 16 oz. $2.40
Catsup 14 oz. 28¢	Bologna 16 oz. 96¢
Swiss Cheese 8 oz. 88¢	Spaghetti with Sauce 40 oz. 80¢

Small Group Strategy 4 - Learning Station #6

Cookies 15 oz. 75¢	Chocolate Milk 32 oz. 32¢
Cremora 16 oz. $1.76	Cheese Spread 8 oz. 64¢
Tomato Paste 12 oz. 36¢	Vegetable Stew 24 oz. 48¢

Small Group Strategy 4 - Learning Station #6

Franks 16oz. 96¢	Ravioli 15 oz. 45¢
Dry Milk 64oz. $3.84	Noodles 16 oz. 48¢
Bread 16oz. 32¢	Cherry Pie Filling 21oz. 63¢

Small Group Strategy 4 - Learning Station #6

Gravy Mix 1oz. 15¢	Tartar Sauce 6oz. 42¢
Crushed Tomatoes 28oz. 56¢	Tuna Pie 8oz. 32¢
Niblet Corn 12oz. 36¢	Macaroni Shells 12oz. 60¢

Small Group Strategy 4 - Learning Station #6

Pancake Mix 32oz. 64¢	Whipped Topping 10oz. 50¢
Tuna 7oz. 70¢	Baby Powder 24oz. $1.68
Yogurt 8oz. 24¢	Cheerios 7oz. 49¢

Small Group Strategy 4 - Learning Station #6

Cake Mix 50 oz. 50¢	Coffee 32 oz. $2.24
Raspberry Gelatin 6 oz. 36¢	Corn Flakes 12 oz. 48¢

Small Group Strategy 4 - Learning Station #7

"READ A FRESHNESS CODE"

When should these foods be taken off the shelves?

4035 Milk ______	8993 Butter ______	3149 Cereal ______
6852 Bread ______	8-15 Fried Chicken ______	9-25 Cookies ______
8761 Crackers ______	6026 Cottage Cheese ______	4422 Fresh Cranberries ______
5455 1 lbs. box Spaghetti ______	4286 Bacon ______	4343 Cheese Slices ______
5555 Tea Bags ______	2891 Pretzels ______	7775 Potato Sticks ______
	6262 Frozen Corn ______	

Put these items in alphabetical order.

Small Group Strategy 4

"Read a Freshness Code" (Learning Station #7)

Different manufacturers have different codes on their products. Some codes are a combination of letters and numbers. On some canned foods the date is the date that the food was packaged. On others the date when the food should be taken off the shelf is listed.

Look at the codes on the packages. List each product and the code below. See if you can read each code.

Why do you think some manufacturers don't want people to know their code?

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
1. <u>Smart and Foolish Consumers</u> - Distribute the student activity sheets and discuss the directions with the students. After they have completed the activity sheet, discuss each item with the students. Discuss, also, how a foolish consumer practice could be corrected.	1. Student Activity Sheet P. 5
2. <u>Packaging</u> - Distribute the student activity sheets and explain the directions. Discuss with the students the various materials used in packaging. Hold a discussion when sufficient time has been allowed for completion of the activity sheets concerning possible uses for recycled materials and the need to recycle materials.	2. Student Activity Sheet P.51
3. <u>Advertisements</u> - Have the students collect ads from papers, magazines, containers, posters, etc. and bring them into class. Give each ad a number and post the ad somewhere in the room. When enough ads showing the use of various advertising techniques have been posted, pass out the student activity sheet accompanying this strategy. Students complete the activity sheet. When sufficient time has been allowed for completion of the sheet, hold a discussion about the answers and the ads themselves. Help the students identify the various advertising and propaganda techniques used in each ad. Finally, perhaps a class poll could be taken as to which ad is the best and include a lict of reasons as to why it is the best.	3. Student Activity Sheet P.5[illegible]

UNIT: CONSUMERISM
Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
4. Salescheck - Discuss with the students what a salescheck is. (Examples of your own would be good to pass around). Distribute the student activity sheets and discuss the various parts of it. Have the students work to complete the activity sheet and then discuss their answers.	4. Student Activity Sheet P.5! Saleschecks.
5. When Are You a Consumer? - Distribute the student activity sheets and have the students work to complete them. Hold a class discussion of each item. Decide which items did not have to do with being a consumer. Decide which items were not smart shopping habits. Discuss ways to make these items into good shopping habits.	5. Student Activity Sheet P.5!
6. Smart Shopping - Distribute the student activity sheets and discuss the directions with the students. Have them complete the checklist. Discuss each item with the students. Take a class poll as to which smart shopping habits are most important and why.	6. Student Activity Sheet P. (
7. Breaking the Code - Most food containers in a market have a code on them, telling when the product was made or how long it will stay fresh. Some of these codes are easy to read, such as 5-8 (May 8) or 7-6 (July 6). Some, however, are more difficult. One of these types is the one that appears something like this: 3215. To "break" this code, add the first and fourth numbers to get the month, and the second and third numbers to get the day. So, this product would be fresh until 3 + 5 = 8 (August) 2 + 1 = 3 (third) --- August 3. (continued on next page)	7. Student Activity Sheet P.6

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
7. continued Distribute the student activity sheet and discuss how to break the code. Have the students work to find the answers, then discuss and correct their responses. Variation: Have the students bring to class containers with codes marked on them. Put the codes on the board and see if the class can "break" these codes. Some canned foods may have several number or letter which mean different things to the manufacturer. Canned foods may carry the date that the product was packed rather than when it will no longer be fresh. Not all national manufacturers have opened their coding to the public. (Supermarkets will usually give a copy of the codes to interested shoppers or they may be obtained through the Consumer Affairs Bureau). 8. Commercials and Consumers - This strategy is designed to demonstrate how commercials influence the consumer. A. As a way of presenting a background tell the students that in 1950, 5.7 billion dollars were spent for advertising while in 1970 over 20 billion dollars were spent. This money went for one thing - to get the consumer to buy a certain product. Advertising influences all of us. (continued on next page)	

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
8. continued	
B. As a way of demonstrating how advertising has become a part of our lives, ask what product these lines from ads are describing: What coffee is "good to the last drop"? What candy "Melts in your mouth"? What breath freshener asks "If he kissed you once, will he kiss you again"? Which soft drink do "things go better with"? Which soft drink is the "uncola"? Which breakfast cereal is "the breakfast of champions"? Which beer is "the one beer to have when you're having more than one"? Which soft drink says "you got a lot to live"? Which gum "doubles your pleasure, doubles your fun"? Which food is "finger-licking' good"?	
C. Discuss with the students that the main goal of advertising is to create a demand for a product and to get you to buy it whether you need it or not. To avoid being "caught" by advertising you must examine the ads carefully before making a decision to buy.	
D. Discuss the various techniques advertising uses to catch the consumer. Remind the student to keep these in mind for consideration before buying. Some of these techniques are:	
1. Tricky phrases and slogans - these are used to attract attention. The consumer should ask "is the message in the slogan true? Are other products a better purchase?"	
(continued on next page)	

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

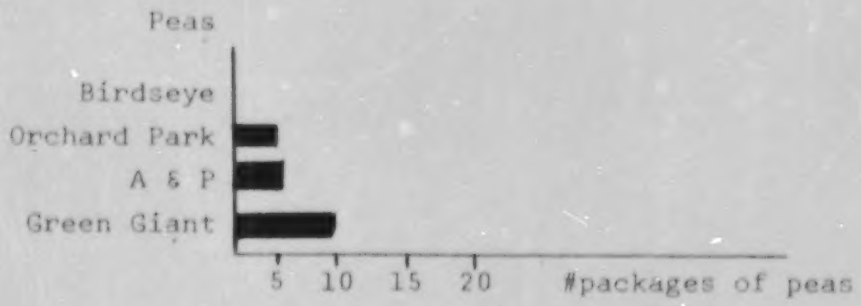
LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
8. continued 2. An appeal for status or prestige - "thinking people drink brand Z scotch" implies that if you don't drink that scotch you don't think. Consider if this is really true? 3. Bargain deals - "limited offer", "30% off", "giant economy size" - but what about the quality of the item? Even though it may appear to be a bargain, is it really? 4. Scientific claim - "this drink is the one the astronauts use" - but is it good for people on earth? A miracle cleaner containing "Z-67 supertechro-xylase and hyperoxide" might ruin the washing machine even if it gets clothes clean. 5. Emotional and sex appeal ads - can a mouthwash or toothpaste really make you that much more popular or attractive? Will a little cigar make you irresistable to the opposite sex? 6. Creating fears and doubts - "do you have dandruff that keeps you from being popular"? "Do you have bad breath which is holding you back in life?" Ads like these create a fear or doubt in your mind so that to be on the "safe" side you'll buy the product. 7. Repetition - the idea here is that the more times you hear the name of the good the better you will remember it and when in a store you'll buy it. E. Have the students watch T.V., look in newspapers and magazines to find ads. Discuss these in class and decide which techniques of advertising are being used.	

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
9. Have the students list all of the items in their refrigerator at home and classify according to the brand. Construct graphs to show brand distribution of various items.	

Example:



Discuss these questions for each graph:

- Is this item something your family must have or is it something you could do without?
- How many people in the class have this item in the refrigerator?
- Which brand of this item is most popular? Why?
- Which brand is most and least expensive?
- Which brands are advertised on T.V.?

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
10a. Have students bring in care labels and hang tags from old and new clothes. Find out what information is on the labels - and what is missing. Where should care label instructions be placed on the article of clothing? Should labels be permanently sewn in or should they be detachable?	10a. Labels and tags from clothing/fabrics.
b. Determine what unfamiliar terms on the labels mean, such as "Sanforized", "Sanitized", "Permanent Press". How do these terms help the consumer? What is the reason for reading the labels on clothing? Should you read labels before you buy? or after you buy?	
c. Make a bulletin board of a variety of clothing labels. This might also include care labels received when purchasing fabric. What type of care is recommended for cotton fabrics? Why? Do polyester fabrics or knits require a different type of care? Should you follow the care instructions on clothing and fabrics? Why? Determine whether this would be a smart consumer practice. Take samples of the same fabric. Divide into groups. Try washing the fabric at different temps. or ironing at different temps. to determine what would happen to a garment made of that fabric. Some suggested fabrics might be: denim, cotton knit (T-shirt type), polyester knit, rayon or acetate fabric. What happens to the quality of the fabric when it is washed? Keep one sample of the fabric to compare with samples that are washed and/or ironed.	10c. Fabric samples, clothing and fabric labels, iron.

Large Group Strategy 1

Which ones are consumers? Which ones are smart consumers, which ones are foolish consumers? Put a "C" in the space if the person is a consumer. Then put an "S" after the C if they are a smart consumer or an "F" after the C if they are a foolish consumer.

1. Bob turns on the water and leaves it running while he combs his hair and puts the toothpaste on his toothbrush. ______
2. Jane drinks a can of soda. She throws the can into the trash. ______
3. Mrs. Smith uses paper plates and cups at every meal. ______
4. Tom grows beans in his garden. ______
5. Alice saves grocery bags after she puts the groceries away. ______
6. Alice leaves her radio on while she goes upstairs to eat dinner. ______
7. Mr. James rakes leaves. ______
8. Peggy uses milk that comes in returnable bottles. ______
9. Miss Thompson's class bought small squares of slate. They write their math answers on the squares of slate. ______
10. The Ace Company makes tractors. ______

Now, choose two things that you decided were "CF" - Consumers, but foolish. Write how each could have been a smart consumer.

1. ______________________________

____

____

2. ______________________________

____

____

Large Group Strategy 2

CONTAINERS & PACKAGES

Whenever you eat or drink something you are a consumer. Think of some things that you have eaten or drank in the past few days. Write them on the lines below.

Ate	Drank
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________

Almost everything we eat or drink comes in some kind of package or container. Look at the list of things you wrote on the lines above and on the lines below write the kinds of packages or containers they came in. (Don't forget to write what the package or container was made of - wood, paper, metal, etc.)

______________________ ______________________

______________________ ______________________

______________________ ______________________

Now look at the above list and think of ways these packages or container could be used again or "recycled". Write your answers on the lines below.

____

____

____

(continued on next page)

Large Group Strategy 2 - continued

Why is it a good idea to use something more than once?

____

____

____

____

Was there something about the size, shape, color, or illustration on the packaging that caught your eye?

ADVERTISEMENTS

1. What ad do you like the best? Number ________
2. Which ad do you like second best? Number ________
3. Which ad do you like least? Number ________
4. What are some of the things that are in the ad that you like best which cause you to like it? ________________________________
5. Do you think the ad is truthful? ________________
   Why or why not? ________________________________
6. Is there anything else you would want to know before you bought the product being advertised? __________ If yes, what else would you want to know? ________________________________
7. Why didn't you like the ad you put down as your answer to number 3? ________________________________
8. How would you make the ad you didn't like, better? __________
9. Have you ever bought something because you saw it advertised? __________ Were you happy with what you bought? __________
   Explain. ________________________________

(continued on next page)

Large Group Strategy 3 - continued

10. Sometimes people get "fooled" by ads and buy things they don't want or don't really need. How could an ad make someone want or buy something they don't really need? ____________________

____

____

____

____

Large Group Strategy 4

WHY SAVE THE SALESCHECK?

We are always happy to make exchanges within 30 days from the purchase date. However, no cash refunds will be made.

Tears, Sawbuck, and Co.

Date Feb. 15, 1976

Name Mr. Tom Rock

Address 7139 Cedar St.
Anywhere, New York

Cash X	Charge	C.O.D.	Price	Amount
Quantity	Item			
2	Shirts		8.00	16.00
1	Jacket			12.00
3	Pants		6.00	18.00
1	Dress			10.00
			Tax	3.92
Salesperson #324			Total	$59.92

1. Can Tom Rock get his money back? ________
2. Can Tom Rock exchange one of his shirts for a different color or size? ________ How do you know? ____________________
____
3. Did the salesperson add up the total correctly? ________
4. How could Tom Rock find the same salesperson again or tell someone who she was? ____________________
____

(continued on next page)

Large Group Strategy 4 - continued

5. Did Tom Rock charge these clothes? ________ How do you know?

____

6. What was the date Tom Rock bought these clothes on? __________

____

7. How many days later can Tom still make exchanges on the things he bought? ____

8. Do you think Tom Rock's wife can exchange the dress for another color? ____________ Why or why not? ________________________

____

9. How much would four pairs of pants cost him? _________________

10. How much tax did Tom pay on his purchases? __________________

WHY SAVE THE SALESCHECK?

Answers

1. no (no cash refunds)
2. yes (exchanges are happily made)
3. yes
4. the salesperson's number appears on the salescheck (bottom left)
5. no (X in the box next to Cash)
6. Feb. 15, 1976
7. 30 days
8. yes, the store is happy to make exchanges (within 30 days)
9. $24
10. $3.92

Large Group Strategy 5

When are you a consumer? Are you a smart or foolish consumer? Put a check mark next to the items below that show when you are a consumer.

_____ 1. You buy a new bike.
_____ 2. You sleep.
_____ 3. You eat a candy bar.
_____ 4. You drink a glass of water.
_____ 5. You turn on the TV.
_____ 6. You write a letter to a friend.
_____ 7. You walk home,
_____ 8. You take a bath.
_____ 9. You make a campfire.
_____ 10. You read a book.
_____ 11. You save empty glass bottles that you find.
_____ 12. You make a paper airplane
_____ 13. You brush your teeth.
_____ 14. You take a vacation to the beach in your car.
_____ 15. You water the flowers.

Now, put a check mark next to the items that show you are a smart consumer.

_____ 1. You read the label before you buy.
_____ 2. You always buy the cheapest product.
_____ 3. You ask questions before you buy.
_____ 4. You compare prices before you buy.
_____ 5. You see if there is a guarantee before you buy.
_____ 6. You buy it because you saw it on TV.
_____ 7. You throw a toy away because a piece is missing.
_____ 8. You buy it because the salesman says its the best.

(continued on next page)

Large Group Strategy 5 - continued

Now, are there any of the items above that weren't smart shopping habits? If so, choose one that was not a smart shopping habit and tell what you would do to make it a smart shopping habit.

Number ________ What I would do ______________________________

____

____

____

____

SMART SHOPPING

You are about to go to the market to get some groceries for your family. You want to do as good a job as possible. Check the things in the list below that you would do to be a smart shopper. Leave those that you would not do, blank.

_____ 1. Check the dates on milk cartons.

_____ 2. Watch the butcher weigh the meat.

_____ 3. Try on a pair of shoes.

_____ 4. Count your change before you leave the store.

_____ 5. Watch your groceries as they are being put into bags.

_____ 6 Bring your pet cat.

_____ 7. Get a shopping cart.

_____ 8. Compare the prices of cereals.

_____ 9. Make a grocery list.

_____ 10. Keep track of how much the things you are buying cost.

Which one of your "smart shopping" habits from the ones you checked do you think is the most important? Number _______ Why do you think it is the most important? ________________________________

____

Large Group Strategy 7

BREAKING THE CODE

Below are code numbers from various products that tell the shopper the last date the product will be fresh. Be a smart shopper and see if you can "break" the code so that you can always buy fresh products.

1. Frozen Corn 2556 Date: ____________
2. Milk 6046 Date: ____________
3. Bacon 8791 Date: ____________
4. Frozen Lima Beans 1995 Date: ____________
5. Hamburger 3651 Date: ____________
6. Hot Dogs 7870 Date: ____________
7. Eggs 9821 Date: ____________
8. Butter 1691 Date: ____________
9. Chicken 0971 Date: ____________
10. Cat Food 5566 Date: ____________

If all these dates are in the same year, and you are shopping on June 1, what products wouldn't you want to buy?

____

____

____

____

Large Group Strategy 7

BREAKING THE CODE

Answer Key:

Dates:

1. August 10
2. December 4
3. September 16
4. June 18
5. April 11
6. July 15
7. October 10
8. February 15
9. January 16
10. November 11

Products you wouldn't want to buy:

Hamburger, Butter, Chicken

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
1. "Recycle It" - Discuss the need for recycling as many things as possible to save the natural resources of our environment. Have the students bring in the necessary recyclable items - comic pages, magazines, string, yarn, cans, ribbon, etc. Set up areas in the room where students can work on these during free time or activity periods.	1. Student Activity Sheet P.67 "Use It Again & Again - Recycle It!"
2. "Ad Writers" - After a discussion of the various techniques used by advertisers, have the students write their own ads for a product. Include a drawing of the product in their ad. Have the ads read and post them in the room and halls for others to see. Note: The techniques of ad writers include: 1) card stacking, 2) transfer, 3) testimonial, 4) band wagon, 5) name calling, 6) glittering generalities, 7) plain folks. A vote by the class could be held and prizes or awards given to the best ones. Also, a discussion concerning which products would be wise or foolish purchases --- and the reasons why --- could also be held.	
3. "Check the Container" - This strategy is helpful in getting students to see what information is printed on the labels of products. (continued on next page)	3. Student Activity Sheet P.69 "Check the Container".

UNIT: CONSUMERISM
Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
3. continued Distribute the student activity sheets and discuss with them the information given on the Crispy Cereal container or box. Explain some terms which may be difficult, such as minimum daily adult requirement, nutritional value, ingredients, etc. Have the students work alone or in small groups to complete the activity sheet. Review and discuss their answers Variation: Have the students bring in containers of the same product that is made by several companies === cereals are a good example. Compare the daily minimum requirements of common vitamins and minerals and the nutritional values of each cereal. (Price might also be looked at). See if the class can decide which cereal is the best buy considering nutritional value, content, and price. Is the nutritive value the most important to consider when buying a product? Is a high nutritional value worth a higher price? What other factors must be considered when buying a cereal? Is it eaten alone or with other foods to complement and/or add to its nutritional value. (See Teacher Information Sheet , Objective 1, Small Group Strategy 3). 4. <u>Comparison Shopping</u> - Provide three brands of the same food item, such as corn flakes. Help students analyze the nutritional information provided on the labels. Use the label weight to compute the unit price and determine which brand costs least. Then put the three brands in unmarked containers and have the students taste all three and record their preference. (continued on next page)	

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
4. continued Ask the students if they can find any correlation between nutrition, price, and taste and ask whether their brand preference has changed as a result of the tests. Discuss how close examination and trial of a product, then comparing it to a similar product or products, is a good consumer habit to develop. Discuss also why some people continue to buy a product even though there is evidence of poorer quality in comparison to another product --- group appeal, testimonial, price, etc.	
5. Simple counting tests can reveal the number of raisins in competing brands of raisin bran or the number of different kinds of peanuts in different brands of mixed nuts. This experience can be developed into lessons on comparative shopping, reading labels, or advertising.	
6. Have students discuss reasons why they shop at various stores, i.e., good prices, nice store, large selection, close to home, gives out stamps. Discuss their priorities of these factors. Do student activity sheets, "Newspaper Ads".	6. Student Activity Sheets "Newspaper Ads" P. 71, 72.

UNIT: CONSUMERISM

Objective No. 2: The student will give examples of consumerism in his/her own life and classify these experiences as wise or foolish consumer practices.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
7. "Buying On Time" - The teacher will introduce the small group or independent activity "Buying On Time". Do a similar sample problem at the board - Tom wants to buy a bike that costs \$80. He doesn't have the \$80 right now but the salesman says he can buy the bike on an installment or time payment plan and spread his payments out over the next year. If he buys the bike this way, he will pay "only" \$9 a month for the next year. Tom thinks that this is a good deal, because \$9 a month doesn't sound like too much. How much will Tom really pay for the bike? Answer: 12 month x \$9 = \$108. Discuss with the students how to figure out how much buying on time costs. After completing the activity, discuss each problem with the students. Discuss, also, related problems concerning time buying --- missed payments, late payment charge, repossession, etc.	7. Student Activity Sheet P.74 "Buying On Time"
8. Have the children collect pictures from the newspapers and magazines that show resources being used. Discuss the pictures considering conservation, ecology, needs, and wants. Decide whether each picture depicts a wise use of resources or a waste of resources. Have the students write a short letter to a person or company involved in the picture to compliment the activity in the picture or to point out the waste related to the activity.	

USE IT AGAIN AND AGAIN ---
"RECYCLE" IT!

Each day millions of cans are used, emptied, and thrown away to be destroyed or buried in a garbage dump. Do you think this is a good idea? __________ Why or why not? ______________________________

____

____

Many times the things that are thrown away could be used again. This is called "recycling". Here's a couple of things you can do with some cans that have been used that will make nice presents for someone. You will be "recycling" the can and making someone happy at the same time!

1. Make a can into a pencil - pen holder. Cut out colorful paper and glue or paste it onto the can until all of the outside of the can is covered. (You could use colored yarn or string instead).
2. Make a can into a flower pot or plant holder. Cut out colorful paper and glue or paste it onto the can. Put a plant inside the can. (You could glue yarn or string onto the outside of the can to make them different).

Now, you're not done "recycling" yet! Save the colorful pages of a comic section from the newspaper and wrap your gifts in these and tie them with bright yarn or ribbon. (Save the ribbon from presents given to you or others and you will be "recycling" the ribbon as well).

If your gift is big enough, get a box and glue the commic sections or bright pictures from magazines onto the box and put your gift inside the box. Now you've "recycled" the paper, box, ribbon, and gift!

(continued on next page)

Small Group Strategy 1 - continued

But you're still not done. Cut pictures off of old greeting cards. Glue a piece of paper onto the back of the card and write a wish on the card. Paste it onto our gift. Now you've "recycled" old greeting cards, too!

UNIT: CONSUMERISM
Objective 2 — Student Activity Sheet P. 69

Small Group Strategy 3

CHECK THE CONTAINER

1. If a person wanted 40% of their Vitamin C at breakfast, could they get it from Crispy Crunchies? ________

2. Tina eats 2 cups of Crispy Crunchies for breakfast. How many calories would that be? ________

(continued on next page)

Small Group Strategy 3 - continued

3. Is there any fruit in Crispy Crunchies? ________

   If so, what kind of fruit? ________

4. What was added to keep the cereal fresh? ________

5. If one pound of Crispy Crunchies costs 50¢ and 2 pounds costs 85¢, which is the better buy for a big family? ________

6. What else is in the box besides cereal? ________

7. Sam is not supposed to eat any sugar. Should he eat Crispy Crunchies? ________ Why or why not? ________

   ____

8. What two vitamins provide 50% of the adult daily requirement?

   ____

9. How much of the daily requirement of carbohydrates is supplied? ________

10. What is another name for Vitamin B_1? ________

Small Group Strategy 3

CHECK THE CONTAINER

Answers:

1. yes
2. At least 280 - more if she added additional things to the cereal.
3. yes. raisins (grapes)
4. BHA
5. 2 pounds (cheaper price per pound)
6. a prize
7. no. Crispy Crunchies contain sugar
8. Vitamin A and Bitamin B_2
9. 70%
10. Thiamine

Small Group Strategy 6

Read the sheet and answer questions.

"NEWSPAPER ADS"

Grocery List

chicken
milk
rolls
string beans
butter
beef
lettuce

STORE A

Star chicken 95¢ Beef 87¢ lbs.
Neat Vegetables 5/$1 corn - peas - mixed
Fine Butter 75¢
Sea Rolls $1/doz.
Head Lettuce 25¢

BONUS
MILK 30¢ qt.

STORE B

EVERY DAY PRICES
Fresh Rolls 6/54¢
1/2 lb. Butter 39¢
Half Gallon Milk 70¢
Lake Brand Vegetables 4/$1
Ground Beef 93¢/lb.
Chicken (5 lb) 87¢/lb.

STORE C

SAVE AT FOODLAND
WEEKLY LOW LOW PRICES
Beef 99¢/lb.
Chicken 97¢/lb.
Milk 75¢
Head Lettuce 21¢
Rolls $1.10
String Beans 25¢
Butter (1/2 lb.) 40¢

1. Which ad (A, B,C,) has the most information about the items on your list? ________

2. Which ad (A,B,C) makes you think the store has the most specials? ________

(continued on next page)

Small Group Strategy 6 - continued

3. Which ad (A,B,C) has the least information on items you want to buy? ________

ADDED INFORMATION

A - you can walk here
B - you must drive your car 5 miles
C - on the way home from work

A - gives green stamps and will cash payroll checks
B - is very large and in a shopping mall
C - friendly checkers, convenient parking, bakery

4. Given the above information, at which store would you shop? ________

5. Give reasons for your choice in question 4 - What are the advantages and disadvantages of shopping there? ________

____

____

____

6. If you shopped regularly at the store you chose in #4, what effect would it have on your food bill? Give reasons.

____

____

____

____

Small Group Strategy 7

BUYING ON TIME

Many times a credit buyer does not really know what she/he pays for an item. It certainly is not the same price that one sees on the price tag. How much money is the buyer paying in order to buy on the installment plan? How much is she/he paying for the use of the product before she/he has paid the whole price. To find out, figure out these situations.

1. A car is advertised for $2160 or $2246 with sales tax and license. The salesperson says the buyer needs to pay only $64 a month for 48 months. How much will the car cost? ______________

2. A new sailboat, all equipped and including sales tax is advertised at $1650. The ad says that the boat can belong to a buyer for $54 a month and 36 months to pay. How much will the boat cost?

   ____

3. A home is advertised for sale for $20,000. The buyer of the home can pay $161.05 a month for the next 25 years. How much will the house cost? ______________

Find out how much each credit buyer is paying. Then write down the monthly payment. Then multiply it by the number of months that the buyer must pay. What is the total price she/he pays? How much more is that than the price in the ad?

How can a buyer decide how much she/he should pay for credit? Do houses increase in value as they get older? Do cars? Do sailboats? How does the possibility that the value will increase or decrease affect the buyer's decision?

UNIT: CONSUMERISM
Objective No. 3: Student will understand the historical developments that led to the consumer movement.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have the class read the story and discuss the following issues: 1. What problems and possible solutions are posed by the author? 2. How do we know that the person in the story had problems like this before? 3. What general problem does this person have? 4. What advice might you give this person? 5. Would this problem have existed fifty years ago? Why or why not?	1. Student Activity Sheet P. 78, 79.
2. Discuss changes in technology such as canning and freezing foods. Do worksheet. Discuss charts at the end of the week. Have changes in technology greatly influenced our lives?	2. Student Activity Sheet
3. We can not only buy foods, fresh, frozen or canned, but technology has also made it possible to buy foods ready made, or in various stages of preparation. Have students fill out activity sheet, using birthday cakes as an example, of how technology has made consumer choices more complex. Perhaps after doing the activity sheet, birthday cake(s) could be brought in to eat, comparing the four different types, cost, taste, convenience, etc.	3. Student Activity Sheet Additional resources: cookbook, newspaper food ads, magazine ads for color. P. 81, 82.

UNIT: CONSUMERISM

Objective No. 3: Student will understand the historical developments that led to the consumer movement.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
4. "Why Do We Need Consumer Protection Laws?" - Read and discuss with the students the content of the two laws listed on their student activity sheets. Explain difficult terms such as hazardous, predominance, composition, etc. Have the students complete the activity by answering the questions. Discuss student responses. A list of student laws (last question) might also be made.	4. Student Activity Sheet "Why Do We Need Consumer Protection Laws?" P.83,
5. "1968 Consumer Credit Protection Act" - Distribute the student activity sheets and discuss the terms and information on the sheets. Give examples of credit buying abuse --- "you can have this $100 TV for a small down payment, $10 a month, and a small finance charge." The buyer signs a contract that is hard to understand, and as a result pays $10 a month for 24 months ($240), plus a $3 a month finance charge ($72), totaling $312 for a $100 TV. The bill had to be paid because a contract was signed and the consumer was not protected by any law. With the tremendous growth of credit and installment buying in the 1960's a way of protecting buyers from unscrupulous sellers became necessary. People who had reading and math difficulties could be easily "smooth" or "double talked" by salespersons. Discuss student responses.	5. Student Activity Sheet P "1968 Consumer Credit Protection Act".
6. "What Do Seals Tell You?" - Distribute the student activity sheet containing pictures of seals and the student activity sheet containing questions about the seals. Discuss the seals with the student and why companies got together to "police" their own industries and why the U. S. Department of Agriculture inspects meat, poultry, fish, vegetables, and produce. (Unsanitary conditions at beginning of century). Have students complete questions and discuss their responses.	6. Student Activity Sheet "What Do Seals Tell You" problem sheet, and "What Do Seals Tell You? - pic and explanation sheet). P. 86, 87.

(continued on next page)

UNIT: CONSUMERISM
Objective No. 3: Student will understand the historical developments that led to the consumer movement.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
6. continued Note: An additional activity would be to have students check in their homes or at stores for products carrying these seals. Make a list of these products and what seals were found on them. Large drawings of these seals and what they stand for could be made and po ed in the room.	

101 FLAVORS TOO MANY

Life had to be simpler in the "Good Old Days." There didn't seem to be so many things to think about. When I got up on a cold winter morning, I didn't have to think of what to fix my family. I'd just stumble into the icy kitchen and put on the oatmeal. Today when I serve breakfast to my grandchildren, I must decide whether to serve cereal --- hot or cold, eggs --- in ten different ways, pancakes, waffles or one of a hundred other choices. If I choose waffles, should I make them from scratch or use frozen? If frozen, do the kids like the round or square shape; do they like plain, buttermilk or blueberry?

Even toast can be a problem! To buy the bread for toast I must face a frightening list of choices. I used to just bake up several loaves of bread with whatever type of flour I could get. Now I find myself peering over the bakery counter staring at all those loaves. Do I want enriched white; whole, or cracked or stone-ground wheat; gluten; cinnamon or raisin; egg twist --- plain or topped with poppy or sesame seeds; potato bread; buttercrust; sourdough; pumpernickel, Russian, Jewish or Bohemian rye, and will I want it in a small or large loaf, unsliced, thin-sliced, or regular?

Yes, I think life was simpler. Today everything comes in decorator colors. The old days of limited choices had drawbacks too, for I used to wish I could buy a refrigerator that wasn't white or take a bath in a blue tub. So now that my black phone comes in six beautiful colors, I find that this color-coordinated, proportioned, finger-tip controlled, and multiple choice world is just too dazzling for me.

Large Group Strategy 1 - continued

101 FLAVORS TOO MANY - continued

Oh, I know, everyone isn't as confused as I am by all these choices. There are those rare people who walk right up to the counter and order a sugar cone with one scoop of Double-Dutch Chocolate Ripple and one scoop of Marshmallow Coconut Pecan Toffee TO GO! Well, I ought to be like this child of the century --- brisk, decisive and firm, but it just doesn't work for me. When I was young, I used to struggle every time I had to decide between vanilla, chocolate, and strawberry. Today I'm faced with 101 flavors too many! The last time I went to the ice cream shop, I promised myself I would not panic I would stay calm and cool; so I entered the shop with determination, the flavors memorized from my previous visit. I repeated over and over in my mind --- one half gallon of blueberry, please. That seemed to be easy enough. With an assured smile, I ordered.

The girl behind the counter flushed back, "Blueberry [illegible] Blueberry Ripple, or Blueberry Cheese Cake?"

"Uh, --- Blueberry Ripple."

"Ice cream or ice milk?"

I gritted my teeth. "Ice cream."

"Brick or hard-packed?"

With that last question, the fun of buying the ice cream was lost. My confidence faded, and I nervously walked over to the self-serve freezer, reached in and grabbed the first carton my trembling hands could find. "I'll take this one," I whispered. And that's how I ended up with dill pickle ice.

From Consumer Education Curriculum Modules
A Spiral-Process Approach

Large Group Strategy 2

YEAR 'ROUND FOOD

Answer the following questions.

Do peaches grow in the winter in Syracuse?

Can we get peaches during the winter?

Where can we get them?

How do they come - fresh, frozen, canned?

Can we get fresh foods whenever we'd like?

What are the advantages of frozen and canned foods?

What are the disadvantages of frozen and canned foods?

What are the advantages and disadvantages of fresh foods?

Keep a list of the canned food you eat for five days. Put a * next to the foods you would not be able to eat if not for canning.

Monday	Tuesday	Wednesday	Thursday	Friday

Large Group Strategy 3

TO BAKE OR NOT TO BAKE

If you had to bring a birthday cake to class you could make one or buy one. List the possibilities for bring a cake:

1. make it from a recipe, bake and frost
2.
3.
4.
5. other?

What kind of cake do you like best?

Is there any kind you do not like?

Using your favorite (or class favorite) cake as an example, figure out how much it would cost to get the cake, listed 1 through 4 above.

What other factors do you need to consider before buying or making the cake?

1.
2.
3.
4.

UNIT: CONSUMERISM
Objective 3

Answer Sheet P. 82

Large Group Strategy 3

TO BAKE OR NOT TO BAKE

Cake possibilities:

1. make it from a recipe, bake and frost.
2. make it from a cake mix and frosting mix.
3. buy a frozen cake, ready to serve
4. buy a bakery cake
5. other?

Other factors to consider before buying or baking the cake:

1. cost
2. how many servings - feeding how many?
3. time needed to bake or buy
4. taste/quality

Large Group Strategy 4

WHY DO WE NEED CONSUMER PROTECTION LAWS?

Listed below are several laws that were passed to protect consumers. See if you can think of some reasons as to why these laws were made.

1960 - Hazardous Substances Labeling Act - Requires that hazardous substances (those that can cause serious injury or illness if misused or taken internally) be labeled with composition or ingredients in order of predominance; directions for use, care and storage; special warnings or cautions on misuse; quantity; name and address of manufacturer or distributor.

1. Do you think this is a good law? _____ Why or why not? ____

____

2. Name some "hazardous substances" ____________________

____

3. Why do you think this law was made? ____________________

____

4. If a medicine could hurt you if you took too much of it or took it too often, would this be a good law? ______ Why or why not?

____

1966 - Cigarette Labeling Act - Requires that cigarette packages be labeled with the warning, "Warning: The Surgeon General Has Determined That Cigarette Smoking Is Dangerous To Your Health".

1. For many years people didn't believe that smoking could hurt them - what does this law tell them? ____________________

____

(continued on next page)

Large Group Strategy a - continued

2. Do you know of anyone who has quit smoking or who has tried to quit? Why do you think they quit or would like to quit? ____

____

____

3. Why do you think someone keeps smoking even though they know it is not good for them? ____________________

____

4. Advertisements for cigarettes used to be shown on TV, now they cannot be shown. Why do you think a law was passed so that cigarettes could not be shown on TV? ____________

____

____

____

Is there a law that you would like to see made that would help protect people? What would your law do?

My law would ____________________

____

____

____

Large Group Strategy 5

1968 CONSUMER CREDIT PROTECTION ACT

Since the 1960's many more people are buying things on credit or time payment plans. They do not have to pay the full price of something they want to buy on the day they get the product. The buyers put a little money (or none at all) "down" on the product and then pay a certain amount each month until the product is paid for. However, a certain amount of money is paid each month as a "finance charge" to the company or store selling the product. So, a person buying a TV for $100 might make payments of $10 a month for 10 months and pay a small "finance charge" of $1.00 a month. Thus, by the time the person has paid for the TV, they have actually paid $110 for a $100 TV set. ($10 a month for 10 months = $100, $1 a month finance charge for 10 months = $10, $100 + $10 = $110.)

The 1968 Consumer Protection Act made the seller of a good tell the buyer just how much the finance charge would be in dollars and cents, along with other information about the credit contract.

1. Why would this be a good law for those buying on credit? _____

____

2. Could a salesperson tell you that the finance charge was $2.00 a month and then charge you $3.00 a month? _______ Why or why not? ____

____

3. Why do you think a law like this would be necessary? ________

____

____

4. Could a salesperson say "the finance charge would just be a small amount" or would he have to say or do something else?

_______ Explain your answer ______________________ ____

____

____

UNIT, CONSUMERISM
Objective 3

Large Group Strategy

PICTURE AND EXPLANATION SHEET

What Do Seals Tell You?

American Gas Association: Found on gas appliances including ranges, heaters, and clothes dryers. It means that prototypes of the products have been tested by A.G.A. and are certified for conformity to standards of the American National Standards Institute. A.G.A. conducts factory inspections at least annually to check for conformity.

U.S. Department of Agriculture: Found on processed meat products (canned, packaged or frozen) that are prepared under federal inspection. It means that the meat was processed under sanitary conditions, contents are wholesome and labeling is truthful.

American Institute of Laundering: Found on labels attached to fabrics and ready-made merchandise—clothing, bedding, draperies. It means that products have passed original and periodic AIL tests for shrinkage, color and sunfastness, fiber strength, resistance to perspiration, launderability of zippers, buttons and snaps, general appearance after laundering, and other standards applicable to product performance during or after laundering.

U.S. Department of Agriculture: Found on fresh, frozen or processed poultry products when prepared under federal inspection. It means that the poultry came from a healthy animal, was processed under sanitary conditions, contents are wholesome and labeling is truthful.

Underwriters' Laboratories, Inc.: Found on home appliances, electrical equipment and materials which could possibly be fire, electric or accident hazards, or used to stop the spread of fire. It means that products have passed original laboratory tests and periodic factory inspections and examinations in accordance with UL Standards for Safety.

U.S. Department of Agriculture: Found on processed fruits, vegetables and related products. It means that these foods are clean, wholesome and of acceptable quality under voluntary, continuous inspection programs.

U.S. Department of Agriculture: Found on larger cuts of meat (roasts, legs of lamb, ham, etc.). It means that the meat came from a healthy animal and from a packing plant that was under continuous supervision by the Department of Agriculture.

UNIT: CONSUMERISM
Objective 3 Student Activity Sheet P. 87

Large Group Strategy 5

WHAT DO SEALS TELL YOU?

Many groups of companies have gotten together to help protect the consumer from becoming victims of poor workmanship or faulty products. These businesses have to set up rules and regulations that member companies must follow and consumers who see these seals know that the companies are responsible and interested in high standards of production.

Look at the seals and answer the following questions:

1. Which seal would you want on your electric toaster? ______________________________

2. Which seal would you look for if buying something to wear and you were worried about shrinking? ______________________

3. Which seal would help you in deciding which brand of oranges to buy? ______________________

4. If you wanted to buy a small gas heater, which seal would you look for? ______________________

5. Which seal would you look for on a turkey you were going to buy? ______________________

6. Which seal would be found on a big roast beef? ______________________________

7. You are looking at an electric-powered hockey game, what seal would you want to be on the game? ______________________________

UNIT: CONSUMERISM

Objective No. 3: Student will understand the historical developments that led to the consumer movement.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have students read the selection on the student activity sheet. Divide the students into small groups. Have the students make lists of things they will have to do without in the future. Discuss and share answers.	1. Student Activity Sheet P. 89
2. Have the students read the worksheet. Have the students break into groups and answer questions.	2. Student Activity Sheet P. 90
3. Have the students collect pictures of modern appliances. Discuss the tasks these conveniences replaced.	3. Magazines, books, etc.
Ask students to answer these questions: . Does the appliance perform the task more efficiently than it was done years ago? . Is the finished "product" better in quality? . Have you heard of people having complaints about the appliance? . Where did they go to complain? . What happened if the task was performed inadequately before we had appliances?	

Small Group Strategy 1

THEN IT BECAME SCARCE

There was a day when almost everyone had his own horse in his own pasture. Then people learned to drive cars. For many years larger and larger cars were made. They were known as "gas gulpers." Then gasoline became scarce, and people rode bicycles.

There was a day when almost everyone had a home with a fireplace. But then the cities became covered with smoke, and man became too busy to cut logs. The romantic crackling fire was replaced by glowing electric logs. Then electricity became scarce, and man learned how to keep warm with the energy from the sun.

There was a day when man thought natural resources were unlimited, but he has had to learn how to conserve and make better use of his world. What may people have to learn to live without in the future?

*From Consumer Education Curriculum Modules
A Spiral-Process Approach*

Small Group Strategy 7

Elizabeth Potts was a pioneer. In those days most women did not work outside the home. They were not doctors, lawyers and teachers; but they were quite busy. They had many jobs to do because most families had to work to provide their own food, clothing, and shelter. For most women this meant cooking, tending a vegetable garden, spinning, weaving, and making clothes for the family. If someone in the family got sick, Ms. Potts would nurse them. She would also teach the children to read and write. She had to tend the livestock, bake bread, clean, and even make pillows and comforters from the down of ducks or geese they raised.

The Potts worked hard and the family was taken care of very well. If there were any problems with the family's needs, they didn't have to go too far to solve them. If the children were having difficulty with spelling, for instance, Ms. Potts would work with the students. If the meat they had for dinner was tough, Ms. Potts would know to let it age longer.

Are things different today? Where could you go if you were having problems with goods or services?

Make a list of the goods and services in the story. Identify where you would get these things today. Also list the places you would go to complain if you were having problems with these goods and services.

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have students listen to tape on Remusnoc. Discuss the following questions: . Would the students like to be Remusnocs? . What kinds of consumer decisions - problems do Remusnocs have? Give students copies of worksheets. Discuss the five consumer rights on the activity sheet. . Which rights don't the Remusnocs have? . Because the Remusnocs do not have the right to choose, what are some of the things that we have to do that they do not? . What are some of the other responsibilities for each right that we have? Write these rights down on the worksheet. Discuss answers and the relationship between rights and responsibilities. *(Adapted from Consumer Education Curriculum Modules - A Spiral-Process Approach)*	1. Student Activity Sheet P. 99 Tape "An Interview" available at Special Projects LCC tape library.
2. "<u>Consumer Responsibility</u>" - This strategy is designed to help students realize that consumers have responsibilities to sellers of a product. Although there are many abuses of consumers by sellers, consumers quite frequently cause many problems for sellers. This strategy calls attention to the need for consumer responsibility as well as seller responsibility. (continued on next page)	2. Student Activity Sheet P. 100, 101.

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING

2. continued

Distribute the student activity sheets and have the students complete the material on the sheets. (Read and discuss the opening paragraph with your students, first). When sufficient time has been allowed for student responses, discuss the students' responses with the whole class.

A chart of students' "rules for consumers" (question 3) could be made and posted at the completion of this activity.

3. "Ask Questions Before You Buy!" - This strategy is designed to help students realize that they should question and seek further information before jumping to conclusions and "purchasing" what seems like a real good buy or "bargain".

Tell the students they all have $5 in which to "buy" some of the "bargains" you are about to describe to them. Each "bargain" costs $5 so they may "purchase" only one of the items discussed. Have them number a slip of paper 1 - 5 and after you have read descriptions of the 5 items, have them put an "X" next to the number they would want to "spend" their $5 on.

Item Descriptions:

Item #1 - A huge bag containing 2,000 potato chips.

Item #2 - A big bag containing [illegible]00 pieces of candy.

Item #3 - A box of 100 cups of soda.

Item #4 - A huge bag containing 1,000 pieces of popcorn.

Item #5 - A large box containing 500 pieces of chewing gum.

(continued on next page).

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
3. continued After reading the descriptions of the items to the students, (or writing them on the board) have them select the <u>one</u> item they would like to purchase. When sufficient time has been allowed for selecting a "purchase", read the following additional information concerning each item. Item #1 - The potato chips were picked up from the floor of the cafeteria. They aren't in large pieces because they'd been stepped on when they were found. Item #2 - The candy comes from trays that were not covered in a warehouse. Rats were seen frequently around the trays. Item #3 - The soda came from a large restaurant. 100 cups of it were made by putting what was left over when people didn't drink all of it at their meals into a big container. Item #4 - The popcorn was from the floor of a movie theater after the floor was swept at the end of the movies. Item #5 - The chewing gum was collected from the bottoms of desks, tables, and wastebaskets throughout the school. Now hold a class discussion concerning what should be done before buying items sight unseen. Include things bought through ads in newspapers and magazines, catalogs, etc. Include a discussion of what rights they have --- the goods should be as advertised --- and what responsibilities they have - to investigate thoroughly before buying.	

UNIT: CONSUMERISM

Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
4. "The Speech" - This strategy is useful in helping students to understand that although we have many rights, we also have responsibilities. Distribute the student activity sheets and have the students work alone or in small groups to answer the questions that follow the speech. (Depending upon the reading level of your students, you might want to read the speech to them while they follow along.) Discuss what a right is and put examples on the board. Discuss what responsibility means. When the students have completed their responses to the questions, hold a class discussion concerning their responses.	4. Student Activity Sheet P. 102, 103.
5. Comparison Shopping for Identical Color TV's - This strategy is designed to help the students realize that even though an item may be priced lower, it may not be a better buy than an identical item priced slightly higher in another store. Other considerations besides price should be looked at before a major purchase is undertaken. Distribute the student activity sheets and have the students work individually or in small groups to complete the activity. Discuss the students' responses. Lead the students into a discussion that they must examine other factors besides price in considering a major purchase.	5. Student Activity Sheet P. 104-106.

UNIT: CONSUMERISM

Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
6. Have students discuss the process involved in decision making related to consumer behavior. Step 1 - recognize a problem 2 - think of alternatives 3 - critically examine alternatives in terms of information and values 4 - identify and support consequences of alternatives 5 - ordering alternatives on basis of value priorities and acceptability of consequences.	6. Student Activity Sheet P. 107, 108
7. Prepare slides (see Teacher Information Sheet, page 109). Show slides to class. Have students read the script to class with each slide and answer questions. Discuss the decision-process. Have students develop slide shows of their own, demonstrating a problem solving situation.	7. Teacher Information Sheet P. 109. Student Activity Sheet P. 110-112.
8. "Don't Be Fooled" - a. Discuss with the students things they should consider before buying a "special offer". (Use the information in the teacher's manual of "Earning and Using Money" picture packet, P. 26-27). List these on board. b. Use "special offer" ads found in newspapers, magazines, cereal boxes, and other food containers. Analyze each according to each item of consideration listed on the board in Step A. Decide as a class if it is really a good buy or not. c. Make a chart of the things to consider before buying a "special offer".	8. Cook, Teaching Pictures "Earning & Using Money", picture packet. (Available in school library - L.C.C. Section).

UNIT: CONSUMERISM

Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
9. Generous Gary's and Super Sam's Guarantees This strategy is designed to help students understand what a guarantee is and how it can affect their choice of stores and products. Distribute the 2 student activity sheets containing Generous Gary's and Super Sam's guarantees. Have the students work alone or in small groups to read the guarantees and answer the questions. Discuss with them some of the terms they may have difficulty with - unlimited, labor charge, same day service, etc. Discuss the students' responses. After completion and discussion of all material, take a class poll to decide which store would be a better place to buy. Discuss, also, how the guarantee made the difference.	9. Student Activity Sheet P. 113-116.
10. View one or more of the films suggested in "Tools for Learning". Discuss consumer responsibilities.	10. Films, "Buying Foods" 1-1-0807, B/W, "Man's Confidence in Man" 2-3-0576, "Money In the Bank & Out 1-2-0759, color, "Money Talks 2-1-0546, B/W. (Available at Special Projects)
11. Show the slides, "The Irresponsible Consumer" which show how irresponsible consumer actions affect the price of products.	11. "The Irresponsible Consumer" 1972 - 80 slides with script and cassette from N.Y.S. College of Human Ecology, Cornell. Contact Cooperative Extensic 1050 W. Genesee St., Syr. 473-6664, for information and scheduling.

Reading and Resources List

The Right to Be Heard

Teacher Information Sheet
P. 97

MAGAZINE ARTICLES

"The President's Consumer Message," *Consumer Reports*, May 1971, p. 293.
"Carbon Monoxide in the Corvair," *Consumer Reports*, September 1971, p. 572.
"Buyer vs. Seller in Small Claims Court," *Consumer Reports*, October 1971, p. 624.
"New Help for Shoppers, Tighter Rules for Business," *U.S. News & World Report*, March 8, 1971, p. 68.
"The Passion That Rules Ralph Nader," *Fortune*, May 1971, p. 144.
"These Lawyers Work for Consumers," *Changing Times*, July 1970, p. 17.
"If You Are Mad Enough to Sue," *Changing Times*, June 1971, p. 19.
"Better Business Bureaus Prepare for Action," *Changing Times*, November 1971, p. 21.
"They Promise Action on Consumer Complaints," *Changing Times*, January 1972, p. 16.
"Consumer Class Actions—A Comparative Analysis of Legislative Proposals," *The Journal of Consumer Affairs*, Winter 1971, p. 40.

NEWSPAPER ARTICLE

"Competing for Complaints? Consumer Gripes Are Getting Defter Handling," by Daniel Henninger, *National Observer*, May 24, 1971, p. 8.

BOOKS

What to Do With Your Bad Car, by Ralph Nader, Lowell Dodge and Ralf Hotchkiss; Grossman; 1971; paperback.
You and the Law, ed. by the Reader's Digest Editors; The Reader's Digest Association, Inc.; 1971. (See sections entitled "How Our Laws Are Made and Enforced," "Righting the Wrong: Various Remedies Available to You," and "When You Go to Court.")

RESOURCES TO WRITE FOR

The Consumer Fights Back, by Lucia Mouat; University Microfilms, Ann Arbor, Mich. 48106. $1. (A series of articles from *The Christian Science Monitor*.)
The Concern for Quality, NAM Consumer Affairs Dept., 277 Park Ave., New York, N.Y. 10017. Up to 100 copies free.
Representing Consumers at the Highest Level of Industry, Major Appliance Consumer Action Panel, 20 N. Wacker Dr., Chicago, Ill. 60606. Free.
Fight Back! The Ungentle Art of Self Defense. Single copy from Division of Legal and Public Records, Federal Trade Commission, Washington, D.C. 20580; multiple copies from Superintendent of Documents, Washington, D.C. 20402. 10¢ each.
Don't Be Gypped, FTC Buyer's Guide No. 8. Single copy free from Division of Legal and Public Records, Federal Trade Commission, Washington, D.C. 20580; multiple copies from Superintendent of Documents, Washington, D.C. 20402. 10¢ each.
Telegripe Complaint Kit, by Bernard Triber and George Parraudin; Infact Systems, Inc., 80 Boylston St., Boston, Mass. 02166. $1. (A kit showing how to make various types of complaints, with a guide book, complaint forms and record chart.)
How to Sue Someone in Small Claims Court (Kent County), Education Bulletin 705, Michigan Consumers Council, 525 Hollister Bldg., Lansing, Mich. 48933. Free.
How to Sue in Small Claims Court in New York City (1970), Dept. of Consumer Affairs, 80 Lafayette St., New York, N.Y. 10013. Free.
Green Power: Consumer Action for the Poor (August 1969), Consumer Action and Cooperative Programs, Community Action Program, Office of Economic Opportunity, 1200 19th St., N.W., Washington, D.C. 20506. Free.

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Reading and Resources List

The Right to Be Informed

GENERAL

Consumerism: Search for the Consumer Interest, by David A. Aaker and George S. Day; The Free Press; 1971.

National Consumer Protection Hearings, Federal Trade Commission, 1968; Superintendent of Documents, Washington, D.C. 20402.

The Responsible Consumer, by Sidney Margolius; Public Affairs Pamphlet No. 453; Public Affairs Pamphlets, 381 Park Ave. S., New York, N.Y. 10016. 1-9 copies, 25¢ each; 10-99 copies, 21¢ each.

Wise Up! Know Your Department of Consumer Affairs, Department of Consumer Affairs, 80 Lafayette St., New York, N.Y. 10013. Free.

You and the Law, Reader's Digest Editors; The Reader's Digest Association, Inc.; 1971. See sections on "Contracts," "Sale and Purchase of Goods," and "Your Credit and Personal Loans."

FALSE ADVERTISING AND DECEPTIVE PRACTICES

Let the Seller Beware, by James W. Bishop and Henry W. Hubbard; Washington National Press; 1969.

Primer on the Law of Deceptive Practices, Earl W. Kintner; MacMillan; 1971.

Dark Side of the Marketplace, by Sen. Warren Magnuson and Jean Carper; Prentice-Hall; 1968.

"Push Money = Spiff = Bribe," *Consumer Reports*, January 1971, p. 24.

"Don't Get Hooked by These Mail Frauds," *Changing Times*, July 1968, p. 37.

"Food and Freezer Deals: How to Spot the Gyps," *Changing Times*, February 1967, p. 43.

Guard Against Phony Ads and *Beware of Bait and Switch and Phony Business Opportunities*, single copies of both publications from Division of Legal and Public Records, Federal Trade Commission, Washington, D.C. 20580; multiple copies from Superintendent of Documents, Washington, D.C. 20402. Free.

LABELS AND STANDARDS

Look for That Label, FTC Buyers Guide No. 6. Single copy free from Division of Legal and Public Records, Federal Trade Commission, Washington, D.C. 20580; multiple copies from Superintendent of Documents, Washington, D.C. 20402 10¢ each.

It's On the Label!, Home Economics-Consumer Services, National Canners Assn., 1133 20th St., N.W., Washington D.C. 20036. Free.

"Informative Labeling for Effective Communications to Consumers," *Consumer Bulletin*, July 1970, p. 18.

"Why Not Collect Labels?" *Consumer Bulletin*, September 1970, p. 15.

"Coming—Food Labels With Nutrition Facts," *Changing Times*, August 1971, p. 15.

WARRANTIES AND GUARANTEES

FTC Staff Report on Automobile Warranties, Superintendent of Documents, Washington, D.C. 20402. $2.

"A Close Look at Warranties and Guarantees," *Consumer Bulletin*, April 1971, p. 38.

"Warranties: What Are They Worth to You?" *Popular Science*, November 1970, p. 55.

"How Much Good Is a Guarantee?" *Changing Times*, July 1969, p. 6.

Guides Against Deceptive Advertising of Guarantees. Single copy free from Division of Legal and Public Records, Federal Trade Commission, Washington, D.C. 20580; multiple copies from Superintendent of Documents, Washington, D.C. 20402. 10¢ each.

Facts You Should Know About Buying and Servicing New or Used Cars, the Better Business Bureau of Eastern Massachusetts, 150 Tremont St., Boston, Mass. 02111. 15¢ per copy plus postage.

CREDIT

"Dossier Invades the Home—Fair Credit Reporting Act," *Saturday Review*, April 17, 1971, p. 18.

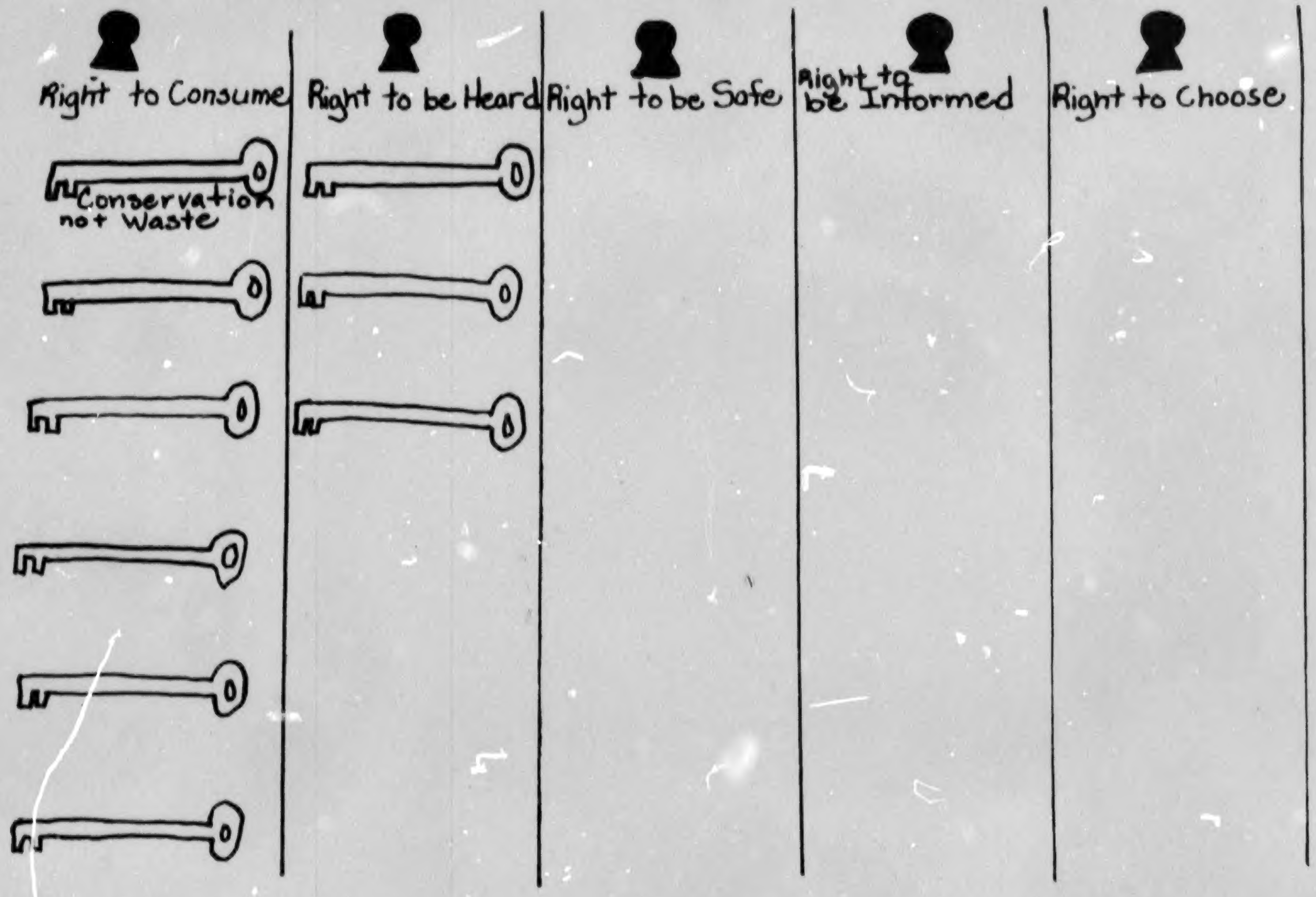
"New Rules That Protect Your Credit Rating," *Changing Times*, April 1971, p. 25.

"What the New Truth-in-Lending Law Does For You," *Changing Times*, June 1969, p. 7. Single reprint free from Reprint Dept., *Changing Times*, 1729 H St., N.W., Washington, D.C. 20006.

"Will Your State Pass This Model Credit Law?" (Uniform Consumer Credit Code.) *Changing Times*, March 1969, p. 39.

"The Hard Facts About Easy Credit," *Changing Times*, November 1970, p. 27.

"Two Legal Reforms to Protect Shoppers' Rights," *Changing Times*, April 1970, p. 23.



What responsibilities are the keys to these rights? Label the keys.

CONSUMER RESPONSIBILITY

If businesspersons need to "clean house", so do consumers. Unfa practices are not limited to businesspersons. The return of goo and "on approval sales" are notable examples of irresponsible practices by consumers. Too often, consumers buy first and shop afterwards.*

*Kenneth Dameron, "The Consumer Movement", Harvard Business Review, Vol. 18, No. 3 (January, 1939), pp. 271-289.

Examples of consumers' lack of responsibility -

1. "One neighbor never reads directions. She put a coffee pot in water when it was marked "do not immerse in water". She got mad at the store when the store would not replace it.
2. A girl took a dress out of a store "on approval", wore it to a school party, and returned it to the store the next day.
3. Many people switch price tags on items.
4. Many people are careless when trying on items and tear them or get them dirty.
5. People read magazines without buying them.
6. Children playing with toys but not buying them.

Consumers want to be protected against unfair practices by businesse how can businesses be protected from unfair practices by consumers?

1. Think of ways businesses can protect themselves from unfair practices of consumers? ______________________________

____

____

____

(continued on next page)

Large Group Strategy 2 - continued

2. What problems might occur if businesses used some of the ways you listed in number 1 to protect themselves - would it cost them anything? Would it hurt their business at all? Explain.

____

____

____

____

3. Make a list of rules that sellers of a product would like to have followed by consumers when consumers are buying a product.

____

____

____

____

____

____

Large Group Strategy 4

"THE SPEECH"

What I do is my business! If I eat only half of my lunch and throw the rest away, that's my business. I like to use ten paper towels to dry my hands and if I make a mistake on a writing paper, I wad it up and throw it away. When I buy a car it's going to be a big one that uses a lot of gas and I'll take off all that pollution control stuff so that it will run better. I always have all my lights on and turn up the heat in the winter so I can have a window open for fresh air. All this nonsense about returning bottles - you won't see me bringing any back to the store. Someday I'm going to be so rich that I'll have a swimming pool I can take a bath in and change the water every day.

1. What are some examples of bad usage of resources by this person?

____

____

____

____

2. Does a person have a <u>right</u> to use these things like the person giving the speech? ______________________________

3. What might happen if everyone used things like this person?

____

____

____

____

Large Group Strategy 4 - continued

4. Do you think this person has any responsibilities to others about how he/she uses resources? ___________ What should he/she think about before using resources the way they say they do or will use them? ______________________________

____

____

____

5. What would you say to this person if this person was talking to you? ______________________________

____

____

6. What are some examples of wasting resources you have seen?

____

____

____

____

Large Group Strategy 5

"COMPARISON SHOPPING FOR IDENTICAL COLOR TV'S"

TV Set	Store	Price	Guarantee & Service	Delivery Charge
Set A	Friendly Appliance	$539.95	6 months on parts 2 years on picture tubes Store service only	None
Set B	Ace TV & Radio Store	$5[illegible].95	18 months on parts 2 years on picture tubes 90 day labor guarantee Store service only	None
Set C	Ray's TV & Stereo Co.	$529.95	12 months on parts 2 years on picture tubes Self-employed authorized service only	$20
Set D	Ted's Discount Department Store	$509.95	12 months on parts 2 years on picture tubes Self-exmployed authorized service only	$15

The Reed family is shopping around for a color TV. They will pay cash for the set and want it to be delivered to their home.

Use the information from the chart to answer the following questions. (Only one answer is right for each question.)

Large Group Strategy 5 - continued

1. Based on the chart, which TV set costs the <u>most</u>?

   ______ Set A   ______ Set C

   ______ Set B   ______ Set D

2. Based on the chart, which TV set costs the <u>least</u>?

   ______ Set A   ______ Set C

   ______ Set B   ______ Set D

3. Which TV set has the longest guarantee on parts?

   ______ Set A   ______ Set C

   ______ Set B   ______ Set D

4. Of the four stores, which provides the most services to the customer?

   ______ Friendly Appliance

   ______ Ace TV and Radio Store

   ______ Ray's TV and Stereo Store

   ______ Ted's Discount Department Store

5. Which store would you buy a color TV from? ____________________

   Why? ____

   ____

   ____

Large Group Strategy 5

"COMPARISON SHOPPING FOR IDENTICAL COLOR TV'S"

Answers:

1. Set C ($549.95) - $529.95 + $20 for delivery
2. Set D ($524.95) - $509.95 + $15 for delivery
3. Set B
4. Act TV and Radio Store
5. Answers will vary, however, the students probably should select Ace TV and Radio because of the better guarantee and service to the customer.

Read the story and follow directions.

Frank shops at Smith's Market. He does not have a car and it is within walking distance. The past few times Frank shopped at Smiths he noticed that the clerks were rude and slow. He realized that he was becoming upset each time he went shopping. What should Frank do?

Choices Frank should consider

a. complain to the manager

b. act rudely to the clerks

c. forget it

d. shop elsewhere

Frank's Values*

Honesty X X X

Facing and Solving Problems X X X

Convenience X X

Acting Maturely X X

Getting Along with People X

Pleasantness in Shopping Situations X

* - Number of X's represent degree of importance to Frank. The more X's the greater the importance of the value to Frank.

Large Group Strategy 6 - continued

1. After reading Frank's Values, which alternative is he <u>least</u> likely to choose?

_____ A. complain to the manager

_____ B. act rudely to the clerks

_____ C. forget it

_____ D. shop elsewhere

2. Which alternative is he <u>most</u> likely to choose?

a b c d

3. Explain why you chose __________ in question 1.

4. Explain why you chose _______ in question 2.

UNIT: CONSUMERISM
Objective 4

Teacher Information Sheet P. 109

Large Group Strategy 7

<u>Procedure for Making Slides</u>

Materials:

Transparencies

Slide Mounts

Acetate pens

Student Activity Sheet

copy machine which will make transparencies for overhead projector.

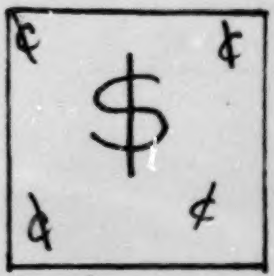
1. Make a transparency, using Student Activity Sheet
2. Cut the transparency to fit the slide mount.
3. Put each transparency into slide mount. (See directions supplied with mounts)
4. Color slides with acetate pens.

Large Group Strategy 7 - continued

SLIDE SKETCHES

1. Bill

2. Bill's Paper Route



3. Earnings

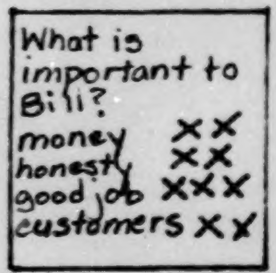
4. Brother Paul

5. Sister Julie

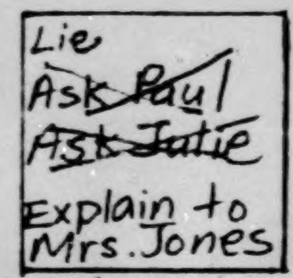
6. Mrs. Jones' Fence

7. Problem

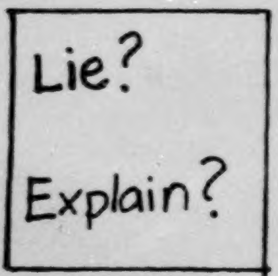
8. Choices



9. Values



10. Making Choices



11. Final Choice

12. The decision

SCRIPT

1. Bill is a fifth grade student at North Elementary School. He is eleven years old.

2. Bill has a paper route after school and on Saturdays and Sundays.

3. He usually earns about $7 a week from his work.

4. Some days his brother Paul helps him deliver the papers, but Paul is only seven and is not too sure where all of the customers live.

5. Julie, Bill's older sister, also helps him but sometimes she is busy with friends or homework.

6. One day Mrs. Jones, Bill's neighbor, asked Bill to paint the fence around her house. The job would take about a week and she offered to pay him $15.

7. Bill really wanted to take the job but he had a problem. What was the problem?

8. What are some choices Bill might have?
   a. Explain to Mrs. Jones why he can not take the job.
   b. Ask his brother to take over the paper route.
   c. Tell his customers that he is going on vacation for a week.
   d. Ask his sister to take his paper route.

   Can you think of any other choices?

Large Group Strategy 7 - continued

9. How will Bill decide?
   Listed below are some of Bill's values and how important he thinks they are.

   Making money X X
   Doing a job well that he has taken X X X
   Being honest X X
   Satisfying his customers X X

10. Because doing a job well is really important to Bill, he feels that he should not ask his brother or sister to take over for him.

11. Bill does not like to tell lies so telling his customers that he is going on vacation is out.

12. The decision Bill makes is to explain that he can not paint the the fence for Mrs. Jones. He knows he would have made more money but in the long run he might lost his paper route if the customers were displeased.

Large Group Strategy 9

GENEROUS GARY'S GREAT GUARANTEE!

Generous Gary's Discount Bike Warehouse
Why buy elsewhere when we've got it all?
We carry all known types of bikes.
We have every color, size, and type in stock.

Our Famous 2 year Guarantee:
Unlimited tune-ups and greasing and oiling.
Replacement - free - of any defective part.
Your first flat tire fixed for
no charge. Free! Free! Free!

If it's got two wheels - we've got it!

Open 7 days a week for your convenience
9 a.m. to 9 p.m.
Same Day Service

1. Why should you be interested in a product's guarantee before you buy something? ______________________________

____

____

2. Does the above guarantee sound good to you? ________ Why or why not? ______________________________

____

____

3. Could you get your bike fixed on Sunday? ______________

(continued on next page)

Large Group Strategy 9 - continued

4. How long would it take to get a bike fixed? ____________________

____

5. Which of the following repairs would be free?

a. chain needs to be oiled ______
b. light smashed in accident ______
c. second flat tire ______
d. pedal missing ______
e. fender bent in accident ______
f. handlebars need adjustment ______
g. brakes won't work ______
h. wheel falls off after 3 years ______

6. If Generous Gary refused to fix a defective part on a brand new bike you bought from him, what would you do? ____________________

____

____

____

Large Group Strategy 9 - continued

SUPER SAM'S GREAT GUARANTEE!

Super Sam's Bicycle Circus Warehouse
We carry every size, color, shape, and make of bicycle.
We will not be undersold!
If you find a bike of the same make that is
cheaper somewhere else, we'll give you a lower price!
(Just bring proof of bike's cost to us)
One year guarantee on any bike -
free tune-ups, lubrication, oiling.
Any defective part will be replaced free
(except for a small labor charge)

Open 6 days a week, 9 a.m. to 6 p.m.
Closed on Sunday

Your bike will be fixed within 48 hours
from the time you bring it in.

You just can't beat our deals!

1. If a bike is being sold cheaper somewhere else, can you get the same price on that bike at Super Sam's? ______________________

   What do you have to do in order to get it at the same price?

   ____

2. Compare Super Sam's guarantee to Generous Gary's. What things are alike? ____

   ____

(continued on next page)

Large Group Strategy 9 - continued

3. Which guarantee is for a longer time? ______________________

4. Find out what a "labor charge" is. Write what it means here.

____

____

5. Which guarantee would be the better one for repair of defective parts? ______________________________________

6. Which store would fix your bike the quickest? ____________

____

How do you know? ______________________________________

____

7. Could you get your bike fixed on Sundays at Super Sam's? ______

8. Now that you have studied both guarantees, where would you go to buy a new bike, Generous Gary's or Super Sam's? ____________

____

(Reasons) ____

____

____

9. Can a guarantee make a difference in what you buy and where you buy it? ____

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have the students read and discuss the consumer laws. Do worksheet. Have students construct their own cases to illustrate these laws.	1. Student Activity Sheets "Basic Consumer Laws", "Basic Consumer Laws - Problems" P.121,122.
2. Have students read and discuss handout from Consumer Affairs Unit (Student Activity Sheet). Answer questions.	2. Student Activity Sheet P. "What Does a Consumer Investigator Do?"
3. <u>Consumer Rights</u> - Distribute the student activity sheet concerning consumer rights. Discuss the four rights listed with the students. After completion of the activity sheet, discuss student responses. Discuss also reasons why people sometimes do not exercise these rights --- fear, embarrassment, shyness, inconvenience, etc. Include a discussion of what happens when consumers do not exercise these rights - the abuse or problem will continue uncorrected or unnoticed.	3. Student Activity Sheet "Consumer Rights" P. 124, 125.
4. <u>Student Consumer Reports</u> - Have the students select several things they have in their homes - TV, refrigerator, radio, toys, etc. - and write a consumer report on these items. The report should include a list of qualities which make the item being reported upon a "good" product or a "poor" product in their eyes. These consumer reports on products could then be read to the rest of the class. If any other students have an identical product, they should comment concerning whether or not they agree with the reporting student's view. As an additional activity, a file of these reports could be made and kept available for use by the class before purchasing a product that is listed in the file. Students should be helped in realizing the need to find out as much as possible about a product before purchasing.	

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
5. Name That Ad! - Discuss with students how companies spend millions of dollars to get people to buy their products. Advertisements influence people to buy products which they don't need. Some products advertised are no better than similar products not advertised because the commpany cannot afford to advertise on a large scale. Many slogans become household words and influence buyers from the time they are old enough to buy something. Have the students complete the student activity sheets by themselves or in small groups. Encourage them to think of others. Have students read their slogans to the rest of the class. As for volunteers to name the product or company associated with the slogan.	5. Student Activity Sheet "Name That Ad!" P. 126, 127.
6. The Need To Consume Responsibly - Distribute the student activity sheets and have the students work in small groups or by themselves. Discuss the content of the chart regarding problems that will develop when we run out of resources listed. Identify some products we will no longer be able to produce. (In problem #1, a list of products could be supplied to the students and they could research to find out what resources are consumed by the product or what resources are consumed in its construction.) When sufficient time has been allowed for completion of the questions or the gathering of data, discuss the students' responses. (continued on next page)	6. Student Activity Sheets "The Need to Consume Responsibly" P. 128-130.

UNIT: CONSUMERISM
Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
6. continued Variation: After, or during, the discussion of students' responses to questions, construct a "Smart Consumers Guide of How To Make a Product Last" chart. List the various products the students discussed and the ways of making each last longer. Additions to the chart could be made at intervals throughout the year. Another chart concerning wasteful practices could also be constructed and discussed. 7. Can You Do Without Them? - Have the students make a list of things they own or have in their homes that they could do without. Hold a class discussion on the items and include: 1. Whether everyone could do without it or not. 2. What natural resources would be saved by doing without the items. 3. If the money spent on the item(s) could have been used more wisely on some other product or service. 8. Establish a class recycling project for recycling of aluminum cans, magazines and newspapers, glass bottles. Set up a place in the room or school for collection and have the class make posters and/or speeches to win the support of other students. Arrange for transportation to a local collection center, and keep financial records if cans and bottles are sold. The money collected could be used for a field trip, party, classroom purchase, donation to an environmental or ecology agency, etc.	

UNIT: CONSUMERISM

Objective No. 4: Students will understand the rights and responsibilities they have as consumers.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
9. <u>Contracts</u> - Distribute the student activity sheets containing the questions about contracts and the sheets with illustrations and information about contracts. Explain difficult terms - competent, oral, modifies, etc. Have students complete questions and them discuss their responses. Another activity would be to have the students work in small groups to draw-up contracts for various purposes such as improvement in behavior, reading, social studies, etc. Discuss the students' contracts and have the class check to see if the contracts contain the necessary prerequisites to make a valid contract.	9. Student Activity Sheet "Contracts" Student Activity Sheet - Illustrations and Informatio[n] Concerning Contracts. P. 131-135.
10. Divide the class into small groups. Assign each group to one of the Responsibilities given for each Consumer Right on information sheet. To help them gain a better understanding of the meaning of these responsibilities have each group decide how to illustrate or tell about each responsibility, e.g., big signs to put around room, act out a responsibility, do an exhibit illustrating, etc. Do this for the responsibilities given for each Right.	10. Resource Sheet P. 136, 137.

Small Group Strategy 1

BASIC CONSUMER LAWS

Read the consumer laws and answer the questions.

A. Truth in Lending - says that whenever you buy something on credit in a store that usually gives credit, the seller, upon request, must provide you with the following information:

  a. the down payment
  b. total amount financed
  c. annual interest rate
  d. total charges

B. Credit Cards - credit cards can only be given to people who apply for them. If someone should take your credit card without your permission you are responsible for $50 of that person's charges.

C. Fair Credit Reporting Act - If you have applied for credit, insurance or employment and you're turned down because of a bad credit report the person who refuses your application must tell you who gave that bad report. If there is any incorrect information in the report you have a right to have it corrected.

D. Cooling Off Periods - only some states have this law. If you sign a contract and change your mind you can cancel the contract within two or three days.

Small Group Strategy 1 - continued

BASIC CONSUMER LAWS - PROBLEMS

Ms. Smith loses her credit card. She receives a bill for one hundred dollars for things she has charged. Does Ms. Smith have to pay this bill? How much does she have to pay?

The Jones family bought their car on credit. A week later Mr. Jones went into the hospital. The family was unable to pay their monthly bill. The car company sent in a report stating that the Jones family refused to pay their bill. Months later, after Mr. Jones had returned to work, Ms. Jones applied for a credit card and was turned down. The credit card company said that the Joneses had not been paying their bills. What should the Joneses do?

Bill Brown wanted to have his house painted. He and the painter sign a contract and decide the painter will begin in three weeks. Mr. Brown gives the man $25 to buy the paint. The day before the job is to begin Mr. Brown asks for his money back. Must the painter return his money. Give your reasons.

UNIT: CONSUMERISM
Objective 4

Student Activity Sheet P. 123

Small Group Strategy 2

WHAT DOES A CONSUMER INVESTIGATOR DO?

Helps consumers get their money's worth!

A consumer is anyone who buys a product or service.

A good consumer learns all she or he can before she or he buys something.

But, sometimes, a product or service is not as good as it is supposed to be. When this happens, a good consumer tries to fix the problem.

If a consumer can't take care of his or her problem himself or herself, she or he can call an investigator at the Consumer Affairs Unit to help.

A consumer investigator will find out all about the problem. The investigator asks both the buyer and the seller to tell their sides of the story.

After the investigator gets all the facts, she or he will try to help the buyer and the seller reach an agreement based on consumer protection laws that makes both happy.

Questions

What does a consumer buy?
What problems might a consumer have?
What consumer problems have you had?
How did you solve your problem?
Are you a good consumer?

CONSUMER AFFAIRS UNIT
City of Syracuse,
City Hall, Room 421
Syracuse, New York 13202
473-3260

UNIT: CONSUMERISM
Objective 4

Student Activity Sheet P. 124

Small Group Strategy 3

CONSUMER RIGHTS

The U. S. government recognizes that consumers have the following rights:

A. To be informed. (We can get the facts; information shouldn't be kept or hidden from us)

B. To be heard. (We can voice our opinion. We shouldn't fear punishment for what we say as consumers)

C. To choose freely. (We can decide for ourselves what is best)

D. To be safe. (We may expect that things used as directed will be safe)

Decide which one of the above, A, B, C, or D, is most exercised by each of the following actions and write that one letter in the blank.

______ 1. Asking for the washing instructions for a shirt.

______ 2. Reserving a motel room that is near the swimming pool.

______ 3. Writing a congressman to find out about a new consumer law.

______ 4. Asking to speak to the manager of a store about the actions of a clerk.

______ 5. Requesting that a business take inside locks off fire door.

______ 6. Reading consumer magazines.

Small Group Strategy 3

CONSUMER RIGHTS

ANSWERS:

1. A
2. C
3. A
4. B
5. D
6. A

Small Group Strategy 5

NAME THAT AD!

Complete the following by naming the company or the product that goes with each slogan.

1. "The Uncola" ______________________
2. "Things go better with..." ______________________
3. ".... has a better idea" ______________________
4. "I'd walk a mile for a ...." ______________________
5. "Fly the friendly skies of ...." ______________________
6. "When it rains, it pours" ______________________
7. "Makes 57 kinds of food products" ______________________
8. "I'll bet you can't eat just one" ______________________
9. "Taste that beats the others cold" ______________________
10. "Breakfast of Champions" ______________________

Can you think of other slogans? If so, write them here and wait for your teacher to call on you and see if your classmates can name the product or company.

____

____

____

____

____

Small Group Strategy 5

NAME THAT AD!

ANSWERS:

1. 7 up
2. Coco-Cola
3. Ford Motor Co.
4. Camel cigarettes
5. United Air Lines
6. Morton Salt
7. Heinz
8. Lay's Potato Chips
9. Pepsi
10. Wheaties

Small Group Strategy 6

THE NEED TO CONSUME RESPONSIBLY

The Earth's Resources - How Long Will They Last?

Resource	Year That Supply Will Run Out
Coal	5670
Oil	2010
Natural Gas	2000
Iron	2500
Copper	2010
Tin	1990
Aluminum	2125
Lead	1990
Zinc	1990

1. Think of some things that use, or are made of, the above resources. Write them here:

Product	Made of, or uses
1. automobile	1. aluminum, lead, tin, oil, iron, copper
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

(continued on next page)

Small Group Strategy 6 - continued

2. If the world continues to use these natural resources the way they do now, what year will each of the products you listed stop being made?

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.

3. Are there ways we can slow down how fast these natural resources run out? ________ How can we make them last longer? __________

____

____

____

____

4. How do you make things you own last longer?

____

____

____

5. Have you ever seen someone waste something? ____________________
List some of the things you saw being wasted.

____

____

____

____

(continued on next page)

Small Group Strategy 6 - continued

6. Here is a list of products. Smart consumers realize the need to use a product in the best way they can and to make it last as long as possible. How could you make each of these last?

   a. book ______________________________

   b. toy ______________________________

   c. paper ______________________________

   d. bottle ______________________________

   e. pencil ______________________________

   f. clothes ______________________________

7. If everyone stopped wasting things and made them last as long as possible, would we have more or less of the things that made that product? ______________________________

8. If you were a smart consumer, what could you do to help slow down how fast things are being used? ______________________________

9. What would you say to people who do not use things wisely and waste them? ______________________________

Small Group Strategy 9

CONTRACTS

Look at the drawings on the following pages containing information about contracts. Read the information carefully and then answer the following questions:

1. What is the smallest number of people that could make a contract?

   ____

2. Does a contract always have to be written? ______________

3. If the people who are making a contract are not old enough (competent), is the contract legal? ______________

4. If a contract is made that involves a large amount of money and you are not sure of parts of it, what should you do?

   ____

5. Why should you read the contract carefully and check the contract's details closely? ______________

   ____

6. Why wouldn't a contract to cause someone harm be legal? ______

   ____

7. What are the four things needed to make a contract legal?

   A. ______________________________

   B. ______________________________

   C. ______________________________

   D. ______________________________

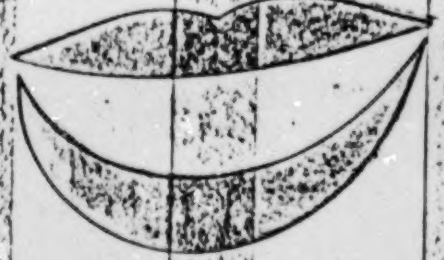
UNIT: CONSUMERISM
Objective 4

Small Group Strategy 9

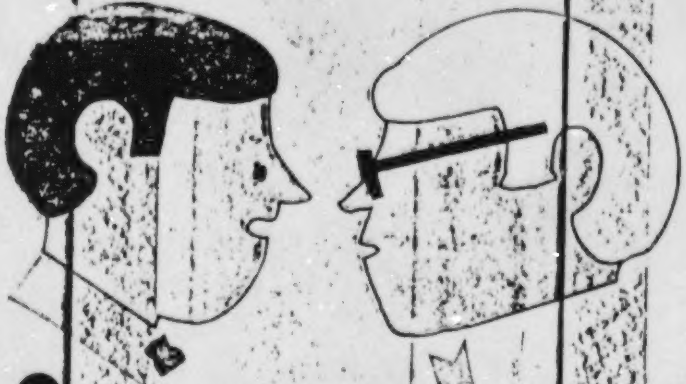
Student Activity Sheet
P. 132

What is a contract?

a written



or oral agreement



between two

or more persons

What does a contract do?

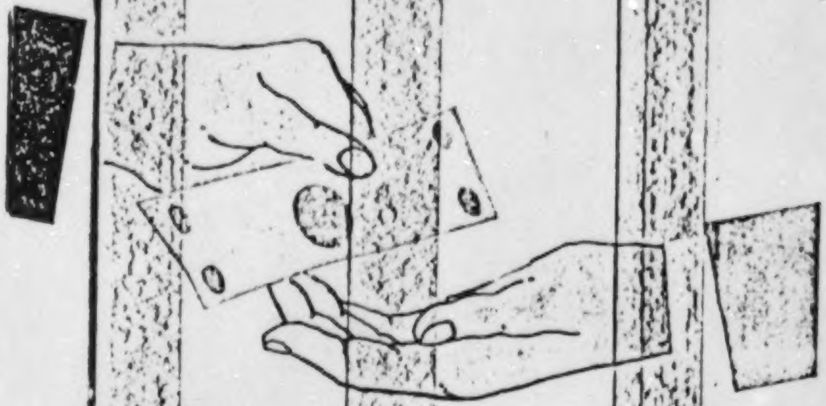
creates

modifies

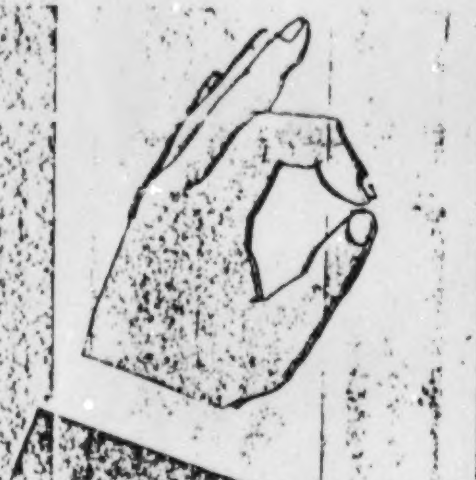
or ends a legal relationship

A contract is legal when...

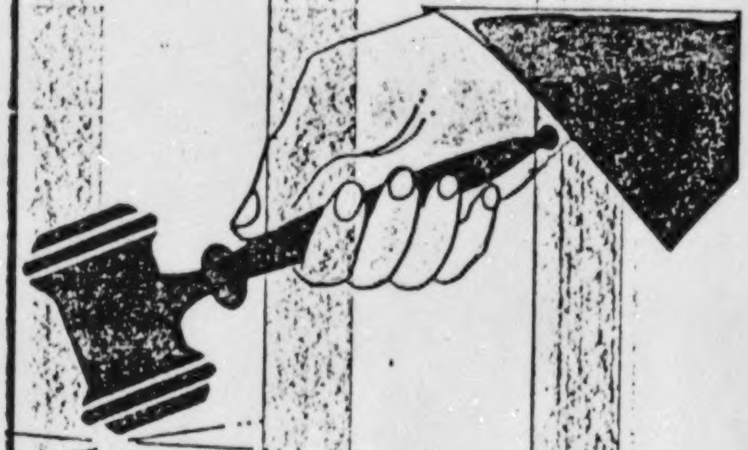
there is mutual agreement



something of value is exchanged

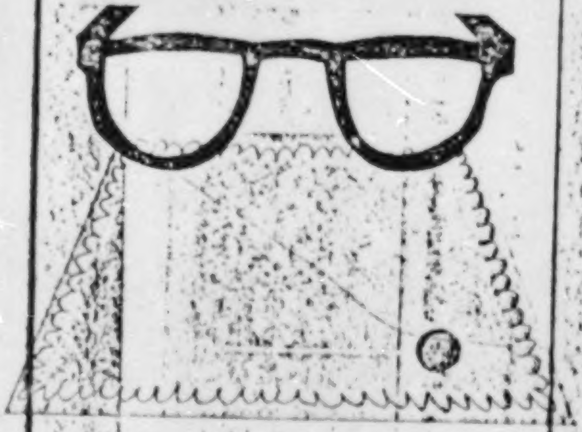


agreeing parties are competent

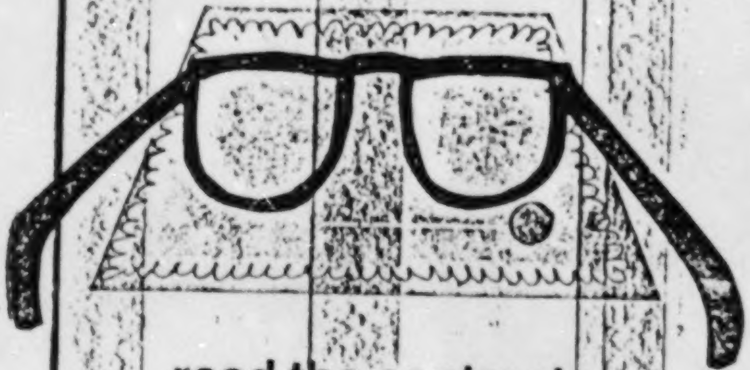


it is made for a legal purpose

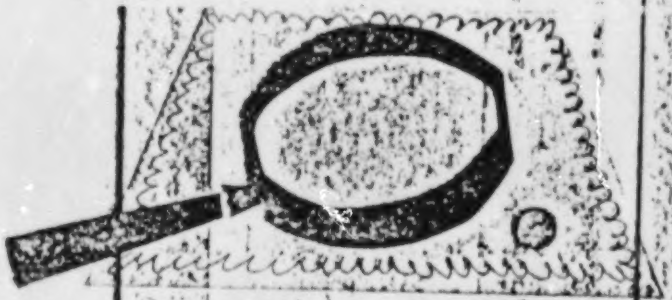
Before you sign your name...



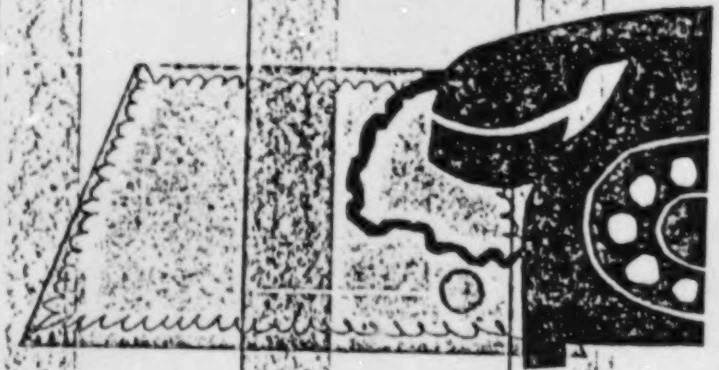
know the seller



read the contract



check details carefully



consult a lawyer if uncertain
or the risk is great

Small Group Strategies

CONSUMER RIGHTS AND RESPONSIBILITIES

The Privilege of rights carries with it a share of responsibilities.

Rights	Responsibilities
to choose	. to understand personal reasons for making the purchase. . to carefully choose both goods and the place from which it is bought. . to buy carefully, not by habit. . to make sure you get the best buy for your money.
to be informed	. to make sure you know all you can about what you're buying. . to read advertisements carefully. . to understand performance claims. . to check care instructions before purchasing goods. . to keep informed about new products or developments. . to ask questions where you buy something if you don't know enough about what you are buying.
to safety	. to make sure what you are buying is safe before you buy it. . to follow use and care instructions carefully. . to note warnings. . to inform the seller if product does not perform as claimed.
to be heard	. to know where to go for help. . to let the seller know when you are not satisfied with what you buy. . to make suggestions for product improvement.

CONSUMER RIGHTS AND RESPONSIBILITIES (continued)

Other areas of consumer courtesy and responsibility in the market place might include:

- respectful treatment of goods in stores.
- awareness of the influence of the economy.
- careful selection of merchandise to minimize returns.
- return of merchandise (for whatever reason) as promptly as possible.
- selection of best method of payments for goods and services for each situation.
- recognition of limitations of income and resources and the need to keep within them.

Information adapted from Penney's _Forum_ Magazine
Fall/Winter 1968

UNIT: CONSUMERISM

Objective No. 5: Students will be able to recognize how consumers are abused and demonstrate the process of registering a complaint to correct the abuses.

LARGE GROUP STRATEGIES	TOOLS FOR LEARNING
1. How to Complain in Writing - Discuss with the students the five steps to be followed in writing a letter of complaint (student activity sheet). Include in the discussion that a letter of complaint is usually written only after all other ways of solving the problem have been tried. Discuss, too, that most companies want to know if something is wrong so that the problem can be fixed and they won't lose business. Thus, by letting the company know that something is wrong helps not only yourself, but the company. Have the students select one of the problems. Review letter writing skills form - and have each write a letter of complaint being sure to include in their letters all of the information listed in the five steps.	1. Student Activity Sheets "How to Complain in Writing" P. 140-141.
2. What Would You Do? - Distribute the student activity sheets and have the students complete the questions. Discuss their answers and give particular emphasis to the result of a given action. (Students should see the relationship between action and consequence.)	2. Student Activity Sheets P.14 "What Would You Do?"
3. Loans - Have students collect advertisements for loans and post them on a bulletin board. Arrange for a representative from a bank or loan company to visit the class and explain interest, collateral, penalties for late payments, penalties for missed payments, and the rights of each party concerning abuse of the loan contract by one or the other party. (See Community Resource Directory of L.C.C. Teacher's Manual for names of cooperating banks. If no representative can be sent, materials concerning the above are available upon request.)	

(continued on next page)

UNIT: CONS[illegible]

Objective [illegible] Students will be able to recognize how consumers are abused and demonstrate the process of registering a complaint to correct the abuses.

LA[illegible]	TOOLS FOR LEARNING
3. [illegible] Variat[illegible] creditor [illegible] avail-[illegible]	
4. [illegible] Ask the children to identify the [illegible] students select [illegible] the reasons [illegible] with other [illegible]	4. Student Activity Sheet P. 1[illegible] "The Hockey Game"
5. [illegible] to under-[illegible]	5. Teacher Information Sheets P. 150-15[illegible].
[illegible]	5-1. Student Activity Sheet P. [illegible]
[illegible] play each of the five [illegible]	5-2. Student Activity Sheet P. 144-149.
[illegible] role playing that [illegible] Investigators [illegible] complaint form as the case is [illegible] played. [illegible] allow students to question [illegible] they need additional [illegible] [illegible] each case.	
6. [illegible] from the Consumer Bureau to visit the class to provide further information regarding the functions of the Bureau.	
7. Review with the students steps to be followed by an individual who has a consumer complaint.	

Large Group Strategy 1

HOW TO COMPLAIN IN WRITING

Include these in your letter:

1. Your name, complete address, and telephone number.
2. Description of product (name, model number, serial number, etc.)
3. Date of purchase.
4. Place of purchase (name and address of the store or dealer).
5. Clear description of your problem and any steps you have taken to solve it.

Include in your letter <u>copies</u> of any contracts, receipts, labels, letters or other papers related to your problem. Keep the originals and a copy of your letter.

If you don't get an answer to your letter in several weeks, write again, enclosing a copy of your original letter.

<u>Problems</u>: Choose <u>one</u> of these problems and make believe it happened to you. Write a letter of complaint (following the steps above) to the company.

<u>Problem #1</u> - You bought a record player from the Wonder-Sound Co. When you opened the box you noticed that the knobs were missing and later discovered there was no needle. You bought the item on Feb. 15, 1975 and its serial number is WS-276. You called the place where you bought it, Sam's Stereo Store, and he said he had nothing to do with it. You paid $42.55 for it and want one with all the parts. Write a letter of complaint.

(continued on next page)

Large Group Strategy 1 - continued

Problem #2 - You ordered a record from Atlas Record Co. on Dec. 1, 1975. You sent a check for $3.50 to the company for the album called, "The Hits of 1974". The company cashed your check but it has been three weeks since you ordered and you have not received the record. You are upset because the company has your money and you have no record. Write a letter of complaint.

Problem #3 - You bought a box of "Zingers" potato chips from Charlie's Super Market at 101 E. 5th St. There was supposed to be a free "Zap-It" Space Gun in the box but there wasn't. The owner of the supermarket refuses to give you a free box of potato chips. "Zingers" are made by the Soggy Potato Chip Co. in Buffalo, N.Y. You bought the giant-sized box for $2.65 and you are upset because you didn't get the space gun. Write a letter of complaint.

Large Group Strategy 2

WHAT WOULD YOU DO?

You open up a can of soup and find a fly in it. You are considering five different things to do. Which one would you choose?

_____ 1. Write a nasty letter to the company explaining how upset you are to find the fly in the soup.

_____ 2. Take the fly out and cook the soup.

_____ 3. Throw out the can of soup and never buy that kind again.

_____ 4. Take the can back to the store and demand your money back.

_____ 5. Put the can in a container - fly and all - and mail it back to the company along with a letter explaining what happened.

No matter which of the above five actions you selected, each would probably have a different consequence or result. Match the above five actions with the following results. (You may use the same answer more than once.)

_____ a. The company will replace the product and investigate their plant's operation.

_____ b. If a similar situation happens to other people, the store might do something.

_____ c. The company will not know that there might be a problem.

_____ d. The company will not know that there is a problem.

_____ e. The company will continue using the same processing methods.

_____ f. You may endanger your health and the health of others.

_____ g. You will have done your part to improve consumer well-being.

Large Group Strategy 4

"THE HOCKEY GAME"

John has worked hard to save money by mowing lawns, walking dogs and helping neighbors with chores. He was saving his money to buy an electric hockey game. The game was really neat. He had seen it advertised on television. The commercial showed the players moving around on the field and after each goal a light would go on. The game cost fifteen dollars but John felt it would be worthwhile.

Finally after six months of saving, John had enough money to purchase the game. He ran over to Reed's Hobby Store. John couldn't believe his eyes. In the window was a sign - CLEARANCE SALE - ELECTRIC HOCKEY GAMES - $9.95 - ONLY ONE LEFT. As John entered the store he spotted Mr. Reed behind the counter. John rushed over and asked Mr. Reed to wrap up the hockey game. The game was packaged and Mr. Reed took John's money.

John walked home feeling very good about his purchase. He finally had the game and it cost him six dollars and five cents less than he had expected.

As soon as John arrived at home he unwrapped the game and plugged it into the electric outlet in his room. John set up the two teams and moved the players toward the goal. John became really excited as one player nearly knocked the puck past the goalie. He couldn't wait to see the light go on. Suddenly the player hit the puck into the goal. John couldn't believe it but the light did not shine. He shook the game and tried again. Nothing happened!

What could John do now?

1. return the game to the store
2. forget about the light because the game was a great buy
3. ask his parents to try to fix the light

Large Group Strategy 5 - Simulation

CASE 1

Mr. and Mrs. B. were thrilled with their couch when they bought it eight months ago. It was a lovely light green velvet sofa that they had saved for and bought on sale.

Imagine the B's dismay some months later to discover a stain on the new couch. Mrs. B. called the Consumer Affairs Unit of the city of Syracuse. "It's barely been used", she said, "the fabric must be defective". The CAU suggested she contact the owner of the furniture store first. Mrs. B called the CAU the following week to report that the store owner was unwilling to give them a new couch. The CAU investigator called the store owner who said he went out to the B's home and discovered that you could hardly see the stain. He had sold 23 of the same sofas in that fabric and there were no other complaints.

The CAU investigator made an appointment with Mrs. B, on her day off, to look at the sofa. An instructor of textile science accompanied the CAU investigator. They both felt that the stain was hardly noticeable. The textile expert said that the stain did not go through to the back of the fabric and was not a defect.

The investigator called the store owner and asked him if he would be willing to split the cost of cleaning the couch with the B.'s. Mr. and Mrs. B. agreed to pay half if the stain would come out. They called an upholstery cleaner who gave the sofa a thorough cleaning. The stain came out and the cleaning bill was divided between the store owner and the B.'s.

Large Group Strategy 5 - Simulation

CASE 2

Mrs. H. is a senior citizen who has lived alone since Mr. H. passed away two years ago. Her children are grown and live some distance from Syracuse. One day in November her furnace began to knock. She called a furnace company that advertised every week in the Sunday entertainment section. A man came out to look at her furnace and told her she needed a new furnace. Mrs. H. said she wanted to think about it overnight (she wanted to call her brother in Oswego to find out if he thought he might be able to come and look at her furnace to see if the old one needed replacing.) The furnace installer told her that she needed to replace it right away for her own safety. Mrs. H. was scared and said okay. The installer said he had the perfect furnace in the shop and promised to return and put the new furnace in that afternoon. The furnace was put in and Mrs. H. signed a retail installment contract to pay for the new furnace a little bit each month. She called her brother that night and he agreed to come and look at the furnace the next day. Mrs. H.'s brother was concerned about the $1200 cost of Mrs. H.'s new furnace and suggested Mrs. H. call the Consumer Affairs Unit of the city of Syracuse.

The CAU investigator told Mrs. H. that any sale conducted away from the seller's main place of business (the customer's home, the State Fair, etc.) was subject to a three day cooling off period to protect consumers from the high pressure tactics of some sales people. The CAU investigator said that the price of the new furnace was indeed quite high and sent out an inspector from the City's Bureau of Safety Inspection to look at the old and new furnaces at Mrs. H.'s. He reported there was nothing wrong with the old furnace that a little seasonal adjustment by a reputable and licensed furnace person would take care of. The CAU investigator suggested to Mrs. H. that if she wanted to cancel the sale she still had a day to do so. The investigator recommended Mrs. H. send a telegram to the installer's office stating her intention to cancel the contract and requesting them to remove the new furnace. She kept a copy of the telegram.

Large Group Strategy 5 - Simulation

CASE 2 - continued

The CAU investigator called the owner of the furnace firm and reminded him that Mrs. H. had three days to change her mind (Home Solicitation Sales Act) even if the item were already installed. He very reluctantly agreed to remove the new furnace and restore the old one

Mrs. H. received a refund of her deposit on the new furnace and the contract was cancelled. An inexpensive adjustment of the furnace by a furnace person took care of the knock in the furnace.

Large Group Strategy 5 - Simulation

CASE 3

Wednesday is spaghetti night at the T's household. Spaghetti night means that good garlic bread. Mrs. T. picked up a loaf on her way home. When she took the bread from its paper bag she was horrified to see short white hairs on it. She quickly put it back in the bag and wondered what to do about the bad bread. She knew if she took it back she could get a refund (she had her receipt) but she was troubled that the supermarket might not mention the bread problem to the bakery that supplied the store.

In the morning she called the Consumer Affairs Unit of the City of Syracuse to ask their advice. The food investigator at the CAU asked her where and when she bought it, if anyone ate it, and if anyone was ill from it. The investigator asked Mrs. T. to put the bread well-wrapped in the freezer because the incident would be reported to the New York State Department of Agriculture and Markets, an agency charged with inspecting establishments that manufacture and sell food products (other than restaurants which are inspected by the County Health Department). The Department of Ag and Markets has laboratory facilities and the authority to seize and destroy bad food.

An Ag & Markets inspector stopped at Mrs. T's house to pick up the bread. He then purchased an identical one at the supermarket. He then inspected the bakery that supplied the supermarket. He found the bakery to be infested mildly with rodents and the bakery operator was fined and ordered to clean up his store. Mrs. T. and the CAU received a full report of the Ag & Markets inspection.

Large Group Strategy 5 - Simulation

CASE 4

One morning, Mr. S. who works in City Hall, brought to the Consumer Affairs Office a purple plastic child's cup that his wife had ordered through the mail from a cereal manufacturer. The problem, Mr. S. explained, was that a stripe of green paint around the rim of the cup came off at the slightest touch - in fact while his child drank from it. Mr. S. was understandably concerned that the green paint was not poisonous.

An investigator at the Consumer Affairs Unit of the City of Syracuse gave the cup to a friend who works for a large national company with a laboratory located in Syracuse. The chemist tested the paint and suggested that the item be sent to the County Health lab for further tests. The county reported that no heavy metals (lead, cadmium) were in the paint.

The investigator, to be perfectly sure, sent the cup to the Food and Drug Administration to determine that nothing in the paint would harm a person drinking from it. Some weeks later, FDA reported that the paint was not poisonous. The investigator wrote to the company selling the cups to explain the investigation and to suggest that since paint stripe was only for decoration, perhaps it was best left off the cup.

Large Group Strategy 5 - Simulation

CASE 5

It was a warm sunny Saturday so Jan decided to take her car to the coin-operated car wash. She was upset that after putting her money in the machine it did not work. As she was leaving, her car shook as she passed over a deep pot hole.

Jan called the Consumer Affairs Unit early Monday morning. An investigator at the CAU called the county clerk's office to find who owned the car wash. When this was known, the investigator called the owner of the car wash to report the incident and remind the owner that New York State law requires the posting of a name, address, and phone number of a person to contact if coin-operated machinery does not work. The owner agreed to refund Jan's money and repair his machine and the pot hole. CAU asked the City Department of Safety Inspection to check out the car wash the following week and make sure the repairs were made. Jan received the refund. The next time she went to the car wash, she found everything working.

The largest volume of work done by the Consumer Affairs Unit is the consumer complaint casework.

Complaints are received mostly by phone but complaints are also received by mail and by personal interview with complainant. Normally, an office visit is not necessary unless the complaint investigator needs to examine the item to determine legitimacy and extent of the consumer's claim. Complaints under the jurisdiction of other agencies (such as the Human Rights Commission) are referred.

Complainants are always asked what steps they have taken to resolve their complaint. The Consumer Affairs Unit intercedes only when the consumer has exhausted all options open to him. When a consumer complaint has reached an impasse, an investigator from the Consumer Affairs Unit will proceed with the case.

The investigator usually needs to examine all supporting documents (bills of sales, leases, letters, etc.) and place copies of same in the file with the complaint. Originals of documents are always returned immediately to the owner.

When the investigator has complete information from the complainant, the investigation proceeds as the staff investigator contacts the other party in the dispute to determine the full version of the incident. Many times the complaint can be resolved here, either because the complaint arose from an easily resolved misunderstanding or lack of, confusion, or because of the skill of the investigator to negotiate a settlement agreeable to both parties.

Sometimes a field visit to examine an item under discussion (usually home furnishings) may be made in the company of a qualified volunteer expert who has the technical expertise to prepare a written evaluation of the article inspected.

Consumer Affairs Unit - continued

If a complaint is warranted and the vendor refuses to negotiate, legal remedies are reluctantly recommended. Consumers can sue local Syracuse vendors informally in Small Claims Court without an attorney if the amount of out-of-pocket damages they seek to recover is less than $500. For amounts in excess of $500 or for suits involving pain and suffering, civil litigation is recommended.

Certain complaints are violations of our Consumer Protection Code which details deceptive and unconscionable trade practices (misleading statements of any kind, charging for an estimate without prior notification, or failure to provide written estimate upon consumer's request, failure to provide a copy to consumer of his indebtedness; unconscionable pricing; taking unfair advantage of consumer disability; replacing good parts in an item unless requested to do so by the consumer; or harassment in the collection of a debt).

Provisions of the Consumer Protection Code are enforceable by the Corporation Counsel's Office. Violators of the code may be fined, or even imprisoned for criminal offenses.

Where appropriate, synopses of complaint's supporting materials can be sent to agencies that monitor such complaints (such as Civil Aeronautics Board, Consumer Product Safety Commission). Liaison is maintained with all such agencies and follow-up observation is always undertaken.

All complaints and inquiries received in the CAU regarding food are handled by a single investigator who maintains close watch over the area.

Spoiled food or food containing extraneous matter is referred to the State Department of Agriculture and Markets which has laboratory facilities in Albany to test submitted specimen. Ag & Mkts also has the authority to seize and destroy any lots of unwholesome food products. Normally the Dept. of Agriculture and Markets will deal with the packer, vendor, or distributor of food products against whom a complaint is lodged.

Consumer Affairs Unit - continued

The Consumer Affairs Unit and the consumer receive letters from the Department of Agriculture and Markets detailing results of the lab report and action taken. The CAU keeps track of all food-related complaints to watch for repeat violators (none noticed so far).

Large Group Strategy 5

Room ____________ Teacher _________________

School _____________________

CONSUMER BUREAU

Case # ______________________

Complaint Against _______________ Complaint By _______________

Consumer Investigator ________________________

Date or Time of Purchase or Service ____________________________

Product _______________ Type of Business __________________

Details of Complaint (Who, Where, What,)
(When Sequence)
(Important Facts)

Consumer Bureau Action

Final Action

UNIT: CONSUMERISM

Objective No. 5: Students will be able to recognize how consumers are abused and demonstrate the process of registering a complaint to correct the abuses.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
1. Have You Looked at Both Sides? - This strategy is useful in helping students to consider more than one side of a problem. Divide the class into small groups and have each group select one person to be a recorder. The students are to read each case and for each case they are to: 1) justify a decision favoring the plaintiff (explain what a plaintiff is) 2) justify a decision favoring the defendant (explain what a defendant is) 3) make a law which could have prevented the situation from happening in the first place. When sufficient time has been allowed for completion of the arguments and development of legislation, have each group's recorder read their findings for each case. Hold a class discussion concerning the cases, decisions, and legislation.	1. Student Activity Sheet "Have You Looked at Both Sides" P. 156.
2. Information to Avoid Being Victimized As a Consumer - A. Review letter writing skills. B. Use the list containing the names and addresses of various Federal agencies found on p. 27-28 of the teacher's manual for "Earning and Using Money", picture-packet and have students write to one of these agencies. Set up a display of the material and information. Discuss what each agency does to help the consumer.	2. Cook Teaching Pictures, "Earning and Using Money", picture-packet. (Available in your school library - L.C.C. section). Teacher's Manual P. 27-28

UNIT: CONSUMERISM

Objective No. 5: Students will be able to recognize how consumers are abused and demonstrate the process of registering a complaint to correct the abuses.

SMALL GROUP STRATEGIES	TOOLS FOR LEARNING
3. Have students interview their parents to find out whether they have ever bought defective products, signed deceptive contracts, been fooled by bait - and - switch advertising. If so, what action (if any) was taken. Discuss the stories in class, then explain how specific laws or agencies might have helped to correct the problem.	
4. Establish a classroom loan company, where students can borrow toys, books, school supplies, etc. by signing a contract that tells how long the item can be borrowed, what condition it is in when returned, and the penalty if some section of the contract is violated or if the item is lost. Have students run the company as well as "hold court" to determine and enforce penalties.	
5. El Código De Protección Del Consumidor - If you have any Spanish speaking students, the enclosed activity sheets contain basic information concerning the Consumer Protection Code written in Spanish. (Identical information also appears in English.) The teacher could make up questions in English and have a Spanish speaking student translate and/or answer the questions in Spanish. They would also make excellent take home items to Spanish speaking families for reference concerning business practices that are in violation of the protection code.	5. * Student Activity Sheets "El Código Del Protección Del Consumidor" (Spanish) and Student Activity Sheets, "The Consumer Protection Code". P. 157-160 & P.161-16 * Due to the extensive amount of information contained on these Student Activity Sheets, please limit the number you reproduce. We are suggesting that you provide Spanish-speaking students with a copy of the Consumer Code to take home. With English speaking studer please run limited number of copies and let students share.

Small Group Strategy 1

HAVE YOU LOOKED AT BOTH SIDES?

CASE #1 - Carol traded in a car she had bought from her brother on a new car. The salesperson wrote on the contract a $500 trade-in on a 1967 Pontiac. Later, the car agency billed her for $250 and told her that her old car was a 1956 Pontiac that had been changed to look like a 1967. Carol refused to pay. The car agency (plaintiff) filed suit against Carol (defendant).

CASE #2 - Tom picked up a coat and some shirts from the cleaners. While getting ready to pay for the cleaning, he noticed that two buttons were missing from a shirt, the zipper on his jacket was broken, and that another shirt had a large hole in it. Tom refused to pay the cleaners and the cleaners refused to give him his clothes until he paid for them. Tom took the problem to Small Claims Court. Tom is the plaintiff; the cleaners, the defendant.

CASE #3 - The Williams family left a $50 deposit on a three-bedroom apartment in the Ritz Building. When the Williams family arrived thirty-five days later ready to move in with their belongings, the manager said that all of the apartments were filled and that he could not refund their money. Mr. Williams brought a law suit against the owners of the Ritz Building for a return of his $50 deposit and for the money it cost him to move the family's belongings elsewhere. The apartment owners said that a $50 deposit was not enough to hold the apartment for thirty-five days. Mr. Williams is the plaintiff; the apartment building owners are the defendants.

Small Group Strategy 5

EL CÓDIGO DE PROTECCIÓN DEL CONSUMIDOR

Éstas son solamente algunas de las maneras en que el Consumer Affairs Unit de Syracuse puede ayudarle con su nuevo Código. Si usted cree que lo han engañado o si tiene alguna queja sobre algo que compró o simplemente quiere información sobre que comprar, llame al Consumer Affairs Unit al 473-3240.

Small Group Strategy 5

EL CÓDIGO DE PROTECCIÓN DEL CONSUMIDOR

Ciudad de Syracuse

Los consumidores de Syracuse ahora tienen una ley fuerte que los protége. El Código de Protección del Consumidor fue hecho ley por el Alcalde Lee Alexander el 27 del Febrero de 1974 para proteger los consumidores de Syracuse en contra de prácticas de negocios injustas ó deceptivas.

PODERES DEL CAU (Consumer Affairs Unit)

El CAU puede hacer inspecciones de tiendas, mercados, etc. para determinar o resolver una queja. El Abogado de la Ciudad de Syracuse (Corporation Counsel) puede citar o llamar (subpena) testigos para investigaciones de las violaciones de este Código. También podemos ir a corte para forzar a una compañia a que pare una actividad de negocios que esté en violación del Código. Además, cualquier persona que viole el Código de Protección del Consumidor puede ser castigada con una multa de $25 a $500, ó encarcelamiento hasta 15 dias, o ambas cosas.

PRÁCTICAS DE NEGOCIO DECEPTIVAS

Algunas de las prácticas que este Codigo hace ilegal son:

(1) Un vendedor no puede exagerar, aludir vagamente o ser indefinido sobre datos o hechos importantes cuando habla o excribe acerca de sus productos.

(2) Si un vendedor, deliberadamente, no le da un hecho importante con la idea de engañarlo, es una violacion del Código.

(3) Ofrecer en venta, regularmente, productos o servicios sin tener suficiente mercancia para cubrir la demanda por el articulo o sin tener intenciones devenderlos.

(4) Darle una impresión falsa de sus derechos como consumidor-por ejemplo, que tiene la garantia cuando en realidad no la tiene.

(5) Decirle que necesita reparaciones, piezas de repuesto o servicios que usted no necesita.

(6) Cualquier declaración ques es falsa, o no le da la historia completa, cuando el consumidor se fia de esa declaración en conección con la venta, anuncio o actuacióu y funcionamiento (performance) de la mercancía.

Small Group Strategy 5 - continued

EL CÓDIGO DE PROTECCIÓN DEL CONSUMIDOR -

Estas son solamente algunas de las prácticas declaradas ilegales por el Código de Protección del consumidor. Si tiene preguntas llame al CAU al 473-3240.

ANUNCIOS O PUBLICIDAD (Advertising)

Algunas prácticas deceptivas relacionadas con precios anunciados son:

(1) Cuando el precio es anunciado en dólares y centavos, los números indicando centavos deben ser claros y verse fácilmente en el anuncio.

(2) El precio anunciado debe referirse a un articulo especifico en el anuncio.

(3) Si hay una venta, condiciones especiales como el sitio y duración de la venta, cantidad de articulos en venta si el surtimiento es limitado, restricciones de crédito o gastos de embarque y manejo, deben estar indicadas en el anuncio.

PRACTICAS DE NEGOCIOS "SIN CONCIENCIA"

Una práctica de negocios "sin conciencia" (o "impensable") es esa que se aprovecha de la falta de conocimiento, habilidad o experiencia del consumidor y resulta en una diferencia grande entre el valor del producto o servicio recibido y el precio pagado por el consumidor. Algunas prácticas de negocio "sin conciencia" incluyen:

(1) Cobrar por un estimado sin haberle informado al consumidor, de antemano, que habrá un cargo.

(2) No dar un estimado, por escrito, por reparaciones o servicios cuando el consumidor pide uno.

(3) Hacer reparaciones o proveer servicios que cuestan por lo menos 25% más de lo estimado sin primero obtener el cousentimiento del cliente.

(4) No dar al cliente una copia de un contrato de venta o servicios, arriendo, pagaré, crédito o cualquier documento que pruebe que un cliente debe dinero.

(5) Reponer partes de un artefacto o utensilio o cualquier otro artículo cuando las partes no son defectuosas o gastadas, a menos que el cliente mismo pida se cambien las partes.

Small Group Strategy 5

EL CODIGO DE PROTECCION DEL CONSUMIDOR -

(6) Declarar falsamente que han hecho reparaciones y servicios, y están siendo pagados por los mismos, cuando en realidad no han hecho las reparaciones.

Si tiene preguntas sobre prácticas sin conciencia o injustas, llame al CAU 473-3240.

REGLAS SOBRE LA COLECCION DE DEUDAS (Cobro de Cuentas)

Si usted está teniendo problemas con cobradores de deudas el nuevo código puede que lo ayude. Ahora, un cobrador de deudas (o cuentas) no puede estar molestando continuamente a alguien que deba dinero con llamadas telefónicas frecuentes o a horas raras. No pueden decirle nada o amenazar con decirle a su jefe sobre su deuda a menos que el cobrador no obtenga primero un juicio final en la corte. Un colector de deudas o cualquiera que éste emplee no pueded hacerse pasar por agente del gobierno ni portador de citaciones si no lo es.

Éstas son solamente algunas de las maneras en que el Consumer Affairs Unit de Syracuse puede ayudarle con su nuevo código. Si usted cree que lo han engañado o si tiene alguna queja sobre algo que compró o simplemente quiere información sobre que comprar, llame al Consumer Affairs Unit al 473-3240.

Small Group Strategy 5

THE CONSUMER PROTECTION CODE

City of Syracuse

The consumers of Syracuse now have a strong new law to protect them. The Consumer Portection Code was signed into law by Mayor Lee Alexander on February 27, 1974 to protect Syracuse's consumers against unfair or deceptive business practices.

POWERS OF THE CAU

The CAU can make inspections of stores, markets, etc. to resolve a complaint. We can hold public and private hearings to gather important facts. The Corporation Counsel (lawyer for the City of Syracuse) can subpoena (call in) witnesses for investigations of violations of this code. We can also go into court to force a company to stop a business activity that is a violation of the Code. Also any person who violates the Consumer Portection Code may be punished by a fine of between $25 and $500, or imprisonment of up to 15 days or both.

DECEPTIVE TRADE PRACTICES

Some of the practices that this code makes illegal are:

(1) A seller may not exaggerate, hint at, or be vague about important facts in speaking or writing about his products.

(2) If a seller deliberately does not tell you an important fact in order to fool you, it is a violation of the code.

(3) Regularly offering goods or services for sale without having enough merchandise to meet demand for the item or intending to sell them at all.

(4) Giving a false impression of your rights as a consumer - for instance, that you have a money-back guarantee when in fact you do not.

(5) Telling you that you need repairs, replacement or service that you don't need.

(6) Any statement which is false, or doesn't tell the whole story when consumers rely upon that statement in connection with the sale, advertisement or performance of merchandise.

Small Group Strategy 5 - continued

THE CONSUMER PROTECTION CODE - continued

These are just some of the practices outlawed by the Consumer Code. If you have any questions call the CAU at 473-3240.

ADVERTISING

Some deceptive business practices relating to advertised prices are:

(1) When price is advertised in dollars and cents the numbers indicating the cents must be clear and easily seen in the advertisement.

(2) The price advertised must refer to a specific item in the advertisement.

(3) If there is a sale special conditions such as length or location of the sale, quantity of the sale items if supply is limited, credit restrictions or shipping and handling charges, must be stated in the ad.

UNCONSCIONABLE TRADE PRACTICES

An "unconscionable" (or "unthinkable") trade practice is one which takes unfair advantage of the lack of knowledge, ability or experience of the consumer and results in a big difference between the value of the product or service received and the price paid by the consumer. Some unconscionable trade practices include:

(1) Charging for an estimate without telling the customer beforehand that there will be a charge.

(2) Not giving a written estimate of repairs or servicing when a consumer asks for one.

(3) Making repairs or providing service which costs at least 25% more than the estimate without first getting the customer's approval.

(4) Not giving a customer a copy of a sales or service contract, lease, promissory note, trust agreement or any document proving a customer owes money.

(5) Replacing parts in an appliance or other item when the parts are not defective or worn unless the customer requests that the part be changed.

Small Group Strategy 5 - continued

THE CONSUMER PROTECTION CODE - continued

(6) Falsely stating that repairs or servicing has been done and being paid for when the repairs have really not been done.

If you've got any questions about what is an unconscionable or unfair practice, call the CAU at 473-3240.

RULES ABOUT DEBT COLLECTION

If you're having trouble with debt collectors the new code may be able to help you. Now a debt collector can't continually bother someone who owes money with frequent or odd-hour telephone calls. They can't tell or threaten to tell an employer anything about your debt unless the debt collector gets a final judgement in court first. A debt collector or anyone he hires cannot pretend to be a government agent or process server if he really isn't.

These are just a few of the ways Syracuse's Consumer Affairs Unit can help you with its new code. If you think you have been cheated or have any complaint about something you bought or just want information on what to buy, call the Consumer Affairs Unit at 473-3240.